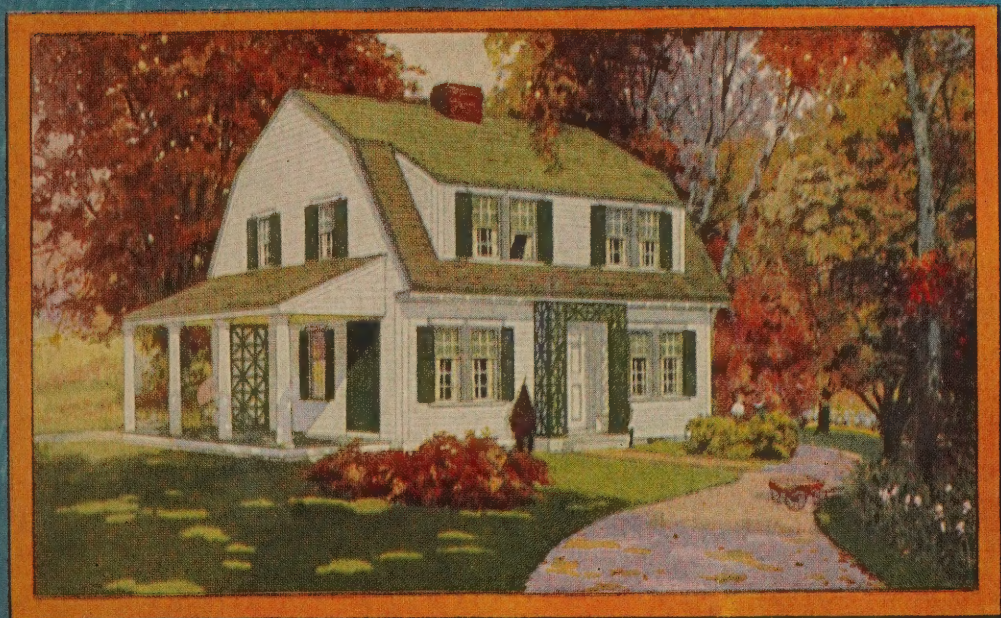
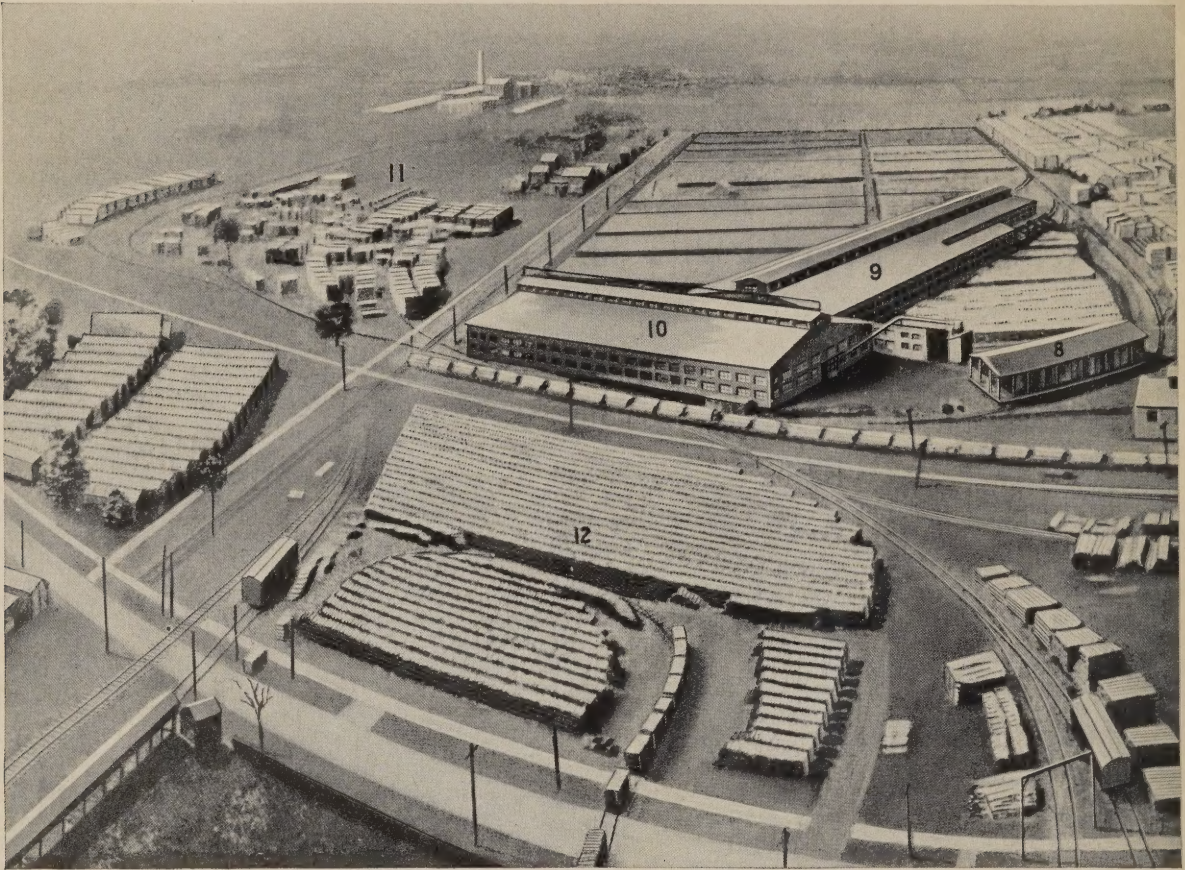


SELECTING YOUR HOME



STERLING FAVORITES

STERLING SYSTEM HOMES ARE



- | | | | |
|-------------------|----------------------------------|------------------------------|-------------------------------|
| 1—Office | 8—End Dried White Maple Shed | 15—Log Skidway | 22—Dry Kilns Nos. 1, 2 and 3 |
| 2—Flooring Mills | 9—Shipping Platform | 16—Dry Kiln No. 5 | 23—Stables (25 Horses) |
| 3—Warehouse No. 1 | 10—Finishing and Assembling Mill | 17—Dry Kiln No. 4 | 24—Refuse House |
| 4—Warehouse No. 2 | 11—Lumber Yard No. 2 | 18—Wood and Sawdust Conveyor | 25—Blacksmith Shop |
| 5—Warehouse No. 3 | 12—Wood Yard No. 3 | 19—Double Band Saw Mill | 26—Daily Log Train from Woods |
| 6—Warehouse No. 4 | 13—Lumber Yard No. 1 | 20—Boiler House | |
| 7—Warehouse No. 5 | 14—Wood Yard No. 4 | 21—Engine House | |

□ □ □ □ Guaranty □ □ □ □

We Guarantee to furnish for each and every order for any home here shown, enough material exactly as represented, and in sufficient quantities, to complete the house according to plans and specifications.

We Guarantee to furnish with each and every order for any home here shown, full directions and blue print details showing the exact number of pieces of material and the location of each.

INTERNATIONAL MILL & TIMBER CO.

BAY CITY, MICHIGAN

\$10

BUILT IN THIS 65-ACRE PLANT



GEO. H. YOUNG, PRESIDENT
JAMES E. DUFFY, VICE PRES.
JOHN C. ROSS, VICE PRES.

DAVID MILLER, CASHIER

J. D. KINNEY, ASST. CASHIER
J. I. P. SHEARER, ASST. CASHIER
J. F. ASMAN, ASST. CASHIER

ESTABLISHED 1871

Bay City Bank

CAPITAL AND SURPLUS \$500,000.00

MEMBER FEDERAL RESERVE BANK

Bay City, Mich.

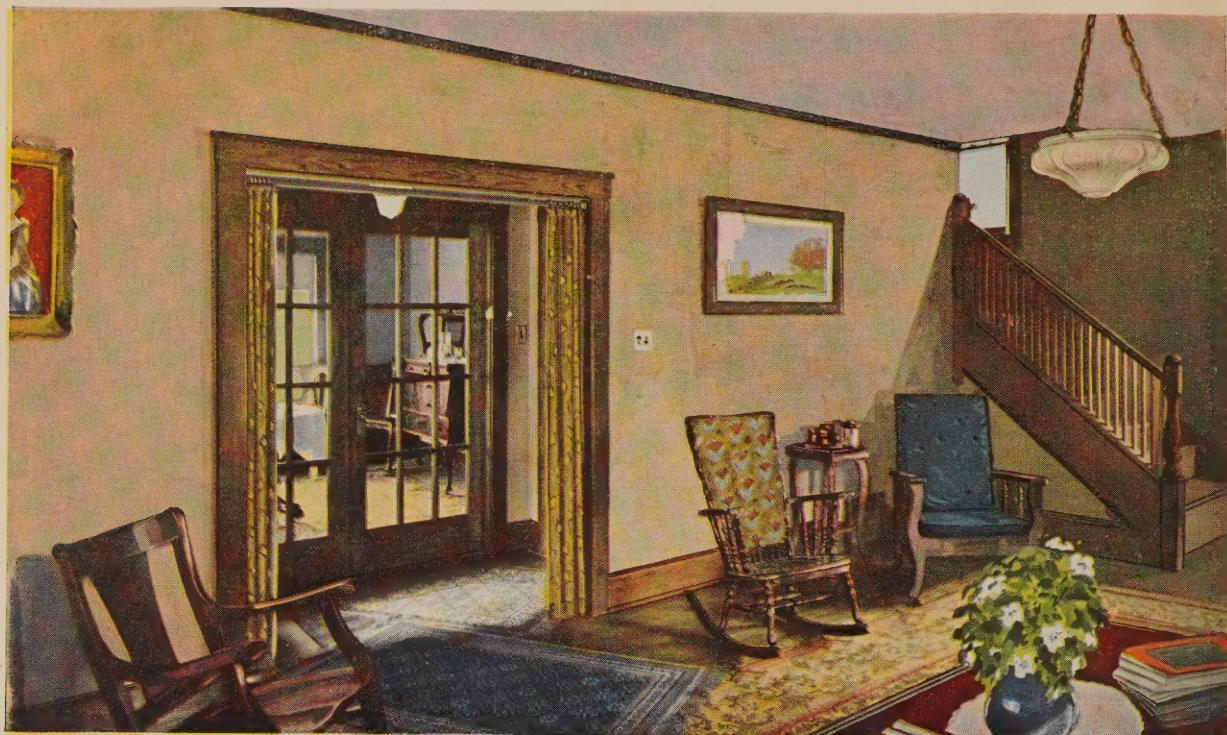
January 23, 1919.

To Whom it may concern:-

It gives us great pleasure to testify to the strict honesty, reliability and the high business standing of the International Mill & Timber Company of our city.

This Company enjoys the highest credit with the American financial institutions and are able and willing to carry out their contracts.

Very truly yours,
G. H. Young President.



A STERLING HOME LIVING ROOM



A STERLING HOME LIVING ROOM

DISTINCTIVE POINTS *of* STERLING SERVICE

Plans Reversed

If you desire, any of the plans in this book can be reversed without extra charge. This is a feature of Sterling Service that permits you to locate your home to the best advantage on your lot, giving each room the exposure you desire.

Sterling Dimensions

Please bear in mind in comparing our plans, that the room dimensions given are to the inside of the plastered wall. If the dimensions were given to the center of a partition or the outside of a wall, you would get the impression that the rooms were from 6 to 9 inches larger in consequence. In other words, if in the plans shown in this catalog a bedroom is 9 feet 3 inches by 11 feet 3 inches, that is the actual inside size of the room. If these dimensions were measured from outside of wall to center of partition, they would be 10 feet by 12 feet.

Hardwood Floor

Remember that our specifications include hardwood floors throughout the house which are in keeping with the Sterling policy—"The Best is None Too Good." Everyone knows the value of hardwood floors, not only from the standpoint of their distinctive appearance, but also from the fact that they wear smoothly, do not sliver, and are easily mopped and dusted.

Color Scheme

The houses in our catalog are shown decorated in actual paint colors. By referring to the color combination used on any of the pages we can supply paints with which to reproduce the effect shown.

Hardware

The hardware we supply is of the same high quality as our other products and the design is selected in accordance with the type of house to which it applies.

One Shipment

Your carpenter's time is valuable—that's where Sterling Service means a tremendous saving to you—*your house comes in one shipment*. No delays. It goes together like clockwork.

Metal Lath

If you wish the outside walls of your house in stucco, metal lath will be furnished in place of siding or shingles.

SPEED AND SYSTEMATIC PRECISION

YOUR LUMBER comes prepared and assembled in lengths. Each piece has been cut with machine precision for its particular place, and is marked to agree with blue-prints which show every board in detail.

It merely remains for you to put these prepared parts together and they slip into place like a charm. Down go the sills and plates—on go the joists and sub-floor—up goes the studs and rafters—and so on with sheathing and roofboards, siding and finish, until your Home is finished before the frame would have been fairly started under the old method.

Ease—speed—simplicity—precision. None of the disorder, confusion and delay formerly attached to building. Your materials go together swiftly and surely in systematic sequence. Isn't that the way you want to build?

Here is an example of Sterling buildings that is typical. It answers the question which is so often asked—"How long will it take me to erect my Home?"

The house pictured was erected by four men who never before had worked on a STERLING HOME. They erected it, painted it and made it ready for plaster in eleven working days—which equals forty-four days for one man or twenty-two days for two men. The people had moved in and were settled on the 26th day. At this rate you can easily figure the time required to erect your Home, allowing a few days extra for finishing touches in order to be conservative.

And Consider the Convenience

Many contractors and Home-builders have told us that they would patronize the Sterling System if they had no other reason than convenience.

Do you know how many separate pieces go to make up a building? In our SENATOR, an average example, there are over 7000! Think of the trouble and time it would take a man to *hunt up* and *match* and *buy* and *assemble* these seven thousand parts! If you do not quite appreciate this point, ask some body who has tried it.

Why waste time running after lumber in one place—paint in another—hardware across the street—chasing up a long list of items which have to be matched and inspected and priced—then strung out in deliveries? If you don't do it, *your builder* does. And you are paying him for his time.

Yes, and he "forgot to buy something." Or the delivery didn't come. The carpenter is held up waiting for lumber. The painter didn't have quite enough paint. All of this is sheer waste—waste of pay-roll time, worry, delay, disorder, trouble for everybody.

Contrast this scattered method of buying with your Sterling purchase. At one price you can get the whole shipment! Every piece is uniform. All materials are right on the ground and the workmen are busy. Never an instant's delay. Never a moment's bother. The retailer will ask you—"Where are you going to keep all that? Why not buy from me and get it when you want it?"

That is *just* the point! When you buy a complete Home at *one* place—at *one* price—you get it delivered all *at once* so that you *will* have it when you *want* it! It saves hours and hours of time wasted in buying and collecting and time wasted also in waiting.



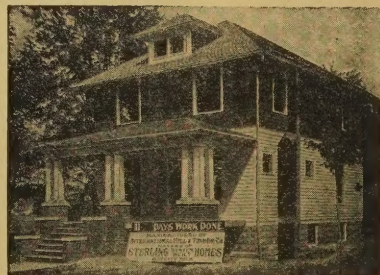
Starting



Two Days Later



Four Days' Work



Erected in Eleven Days, Except Sash

The STERLING SYSTEM *of* HOME BUILDING

1919 CATALOG INDEX

STERLING HOMES

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TERMS

*Five per cent Discount if Cash accompanies the Order.
If you wish, you may send us a deposit of \$50.00, together
with a Bank Guaranty (a copy of which is enclosed) for
the balance, less 3 per cent. Materials will be shipped with
Sight Draft for the balance attached to the Bill of Lading*

ALL PRICES F. O. B. BAY CITY

INTERNATIONAL MILL & TIMBER CO.

General Offices: BAY CITY, MICHIGAN

SPECIFICATIONS

FRAME—All strictly No. 1 hemlock. *Girders*—6x8 inches built up. *Wall Sills*—2x6 inches. *Joists*—16 inches on center; first and second floors, size according to spans, double joists under partitions. *Ceiling Joists*—2x4 inches. *Bridging*—For every span. *Porch Joists*—2x6 inches. *Rafters*—2x4 inches and wider, according to span; 2x6-inch hips and valleys. *Stud-ding*—2x4 inches on 16-inch centers, double studs around openings where necessary.

SHEATHING — Outside walls, 1x8-inch square edge. *Roof*—1x6-inch on 8-inch center. *Floors*—Sub-flooring, both first and second floors, 1x6-inch or 1x8-inch. *Finish Flooring*—Entire first and second floor $\frac{1}{2}$ -inch **hardwood**. *Porches*—1x4-inch clear yellow pine.

SIDING—6-inch clear redwood siding. Cornice and porch ceiling matched and beaded.

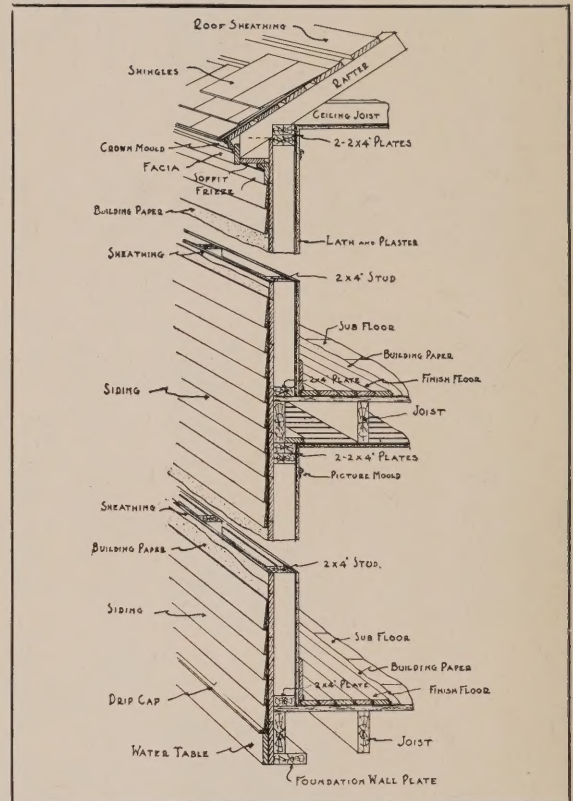
SHINGLES—5 to 2 white cedar, 16 inches long for $4\frac{1}{2}$ -inch exposure.

LATH—Standard, 32 and 48 inches. Grounds, $\frac{5}{8} \times \frac{3}{4}$ inch for all walls at base and around door openings.

FINISH—*Outside*—No. 1 quality pine or redwood for belts, frieze, fascia, corner boards, porch rail, step treads, and mouldings. *Inside Finish*, including Stairs and Balusters—Strictly clear yellow pine for stain, varnish, or wax finish. Two-member door and window trim. Three-member base, picture mould, chair rail in kitchen and bath. Hook strips and shelving in closets.

MILLWORK—*Doors*—Strictly No. 1 clear; front doors as shown in pictures, grade and rear doors glazed. Inside doors are $1\frac{3}{8}$ inches thick and are mortised for locks. *Windows*— $1\frac{3}{8}$ -inch check rail, double hung, glazed and puttied; window frames No. 1 white pine, fitted for blinds or screens; also fitted for pulleys and weights. *Door Frames*—Outside, $1\frac{3}{8}$ -inch jambs with hardwood sills. Inside, $\frac{7}{8}$ -inch jambs and $\frac{3}{8}$ -inch stops.

HARDWARE—Nails of proper size and quantities, sash weights, pulleys, cord, locks and casement fixtures, mortise locks and hinges for all doors, choice of antique copper or brass finish. Flashing and valley tin, also galvanized ridge roll. Building paper for all floors and outside walls.



PAINTS—Sterling quality of any color selected from those shown on the houses in this book, or from our color card, ready mixed with linseed oil for two coats on all exposed woodwork except roof shingles. Clear varnish or paint for inside finish, choice of colors.

FIXTURES—Cupboard for kitchen or pantry as shown; wardrobes in bed rooms where shown.

All floor and ceiling joists, studding, rafters, sub-flooring, wall and roof sheathing, bridging, yellow pine flooring when specified, porch flooring and ceiling on cornice and porches are accurately cut, beveled or mitred to the exact lengths in our mill. Window and door frames are machined, fitted and carefully tied into bundles ready to nail together. **ALL MATERIALS ARE SHIPPED TO YOU A COMPLETE HOME CAREFULLY PACKED IN SEALED BOX CARS.**

We do not include foundation and masonry materials, eave troughs, down spouts, foundation windows, plumbing, heating or lighting fixtures or supplies.

INTERNATIONAL MILL & TIMBER CO.

BAY CITY, MICHIGAN

STERLING SYSTEM HOMES

ALL of the material which enters the STERLING SYSTEM mills is of a very superior grade and is further graded by us so that it is impossible to buy better material in any market. In fact, it is almost impossible to buy the grades of material which we furnish without buying a considerably greater quantity and culling that part which would not come up to our requirements.

We build our girders up of a number of timbers for the reason that by this procedure we are able to cross the grains of the various pieces and thus produce a timber of considerably greater strength than it would be possible to secure by using a single piece for this purpose.

We use standard spacing for joists and studding, doubling studs where necessary, and doubling joists under partitions in order to secure greater strength and stiffness.

By referring to the picture on opposite page showing the construction of our framing you will note that by the use of the floor plate and upper wall plates we preclude the possibility of having mice or vermin traveling through the walls of the house. This construction also is an effective fire-stop, preventing the traveling of flames from the basement to the roof. For the same reason, the walls of the house are kept warmer, for no draft can travel through the space between the sheathing and plaster. This effects a considerable saving in the fuel necessary to heat the house in the winter time.

Roof sheathing is laid with a space of 2 inches between the boards in order that shingles may be ventilated from below, thus preventing their rotting and assuring long life to the roof.

Sub-flooring is furnished for both first and second floors, and, before laying the finished flooring, provides a means of getting about while plastering and other rough work is in progress and prevents damaging the finished floor by these operations.

The siding we furnish is of clear redwood and, of course, it is impossible to find a knot in this material. The durability of this wood is so well known as to need but little endorsement.

We recommend and supply the best Michigan white cedar shingles for the reason that coming to you as they do, air-dried, with just the natural amount of moisture in them, they do not shrink or swell when placed on the roof, are not easily cracked while laying or afterward, and furnish the most reliable roof covering that it is possible to get.

We are bringing to your service an organization which controls every operation from the forest to your foundation. We assemble at our mills the materials which ultimately enter the construction of your home and by our own precise manufacturing methods, fabricate this material into sizes and lengths exactly suited for their purpose with the minimum amount of waste and furnish you with a house, the architecture of which cannot be improved upon, at a distinct saving in cost of material over that you could secure locally, and guarantee you a substantial saving in the cost of its erection.

We furnish all hemlock or white pine lath. No Southern pine or Norway lath ever enters a Sterling Home for the reason that it is sure to cause buckling or warping either while the plaster is being applied or directly afterward.

We furnish our outside finish in woods that have demonstrated their fitness for standing up under all weather conditions, and we confine ourselves for this purpose to the use of white pine, redwood or cypress—the woods eternal.

All the inside finish is kiln dried for ten days just before manufacturing. This applies also to the *hardwood flooring which we furnish for finish floors*, and there can be no argument about the desirability of hardwood flooring over that of any other kind.

The hardware and paints which we supply with our houses are of standard manufacture, guaranteed to us by the manufacturers as the best of their kinds and have demonstrated their fitness for their particular uses over our many years of experience.

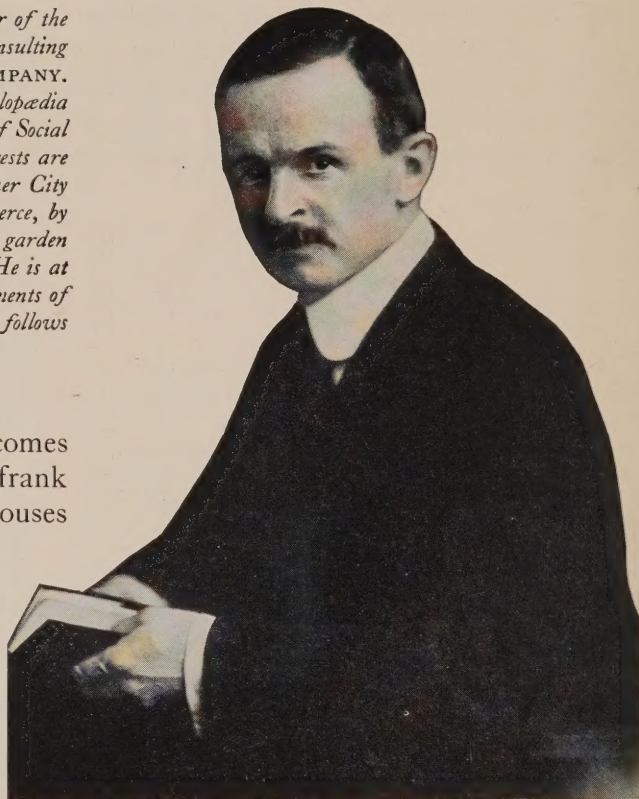
All built-in fixtures, such as cupboards, wardrobes, etc., are of course constructed of the woods to match the trim of the room in which they go and are of clear material.

We do not furnish masonry material of any kind for the reasons that in the first place, owing to their considerable weight, the freight charges would be excessive, and further, that during shipment plaster, etc., are liable to cause damage to the other high class material in the shipment.

Plumbing, heating and lighting fixtures may be selected from our catalog of these accessories, but we do not supply roughing-in materials for these fixtures for the reason that local ordinances differ so widely in their interpretation that it is almost impossible for us to correctly specify the materials needed in every instance. Further, it is necessary to have a local mechanic install these fittings and they sometimes have personal preferences about which we are unable to consult them in advance.

CONCERNING STERLING HOMES

MR. FRANK A. BOURNE, S. M., of Boston, member of the *American Institute of Architects*, has been secured as consulting architect for the INTERNATIONAL MILL & TIMBER COMPANY. His articles in the *Cyclopedia of Architecture*, the *Encyclopædia Americana*, and publications of the *American Academy of Social and Political Science* are authoritative. Our clients' interests are specifically served by his experience as member of the former City Planning Committee of the Boston Chamber of Commerce, by which he was chosen delegate to visit and inspect European garden cities, such as Hampstead, Port Sunlight and Hellerau. He is at present a member of the Committee on Public Improvements of the Boston Society of Architects. MR. BOURNE writes as follows concerning STERLING HOMES:



FRANK A. BOURNE, S. M.

HAVING decided to build there comes to you the natural desire for a frank discussion of the plans and houses

that we have prepared for your consideration. You have undoubtedly arrived at some preference as to the general style of the home best suited to your particular needs. Perhaps you want a bungalow or it may be that you have chosen to have your sleeping rooms on the second floor. Whichever it may be, a one- or two-story building, your ideal is to have a harmonious dwelling—you desire to have more than a mere shelter. Yours must be a *home*.

Building a home is one of the most important events in one's life. It is not a matter to be passed over lightly, but on the other hand, it is worthy of the most careful consideration.

With the signing of the armistice and the cessation of war activities comes the great readjustment and construction period. There comes to mind an article of recent reading by Secretary Wilson of the Department of Labor. Under the heading "*Wide Building Campaign Involving Billions About to Be Started by Government*," he gives these two slogans: "*Own Your Home*" and "*Build Now for a Better America*." This makes me appreciate that the "house question" which confronts us is of great importance.

I wonder if we stop to realize that in the past two years there has been an increase of 6,000,000 people in the United States, and that during that time the building of homes has been largely suspended. On the other hand, there has been a great demand by the Government for small houses near the ship-building plants and munition works. It has been the privilege of the STERLING SYSTEM OF HOME BUILDING to serve the country

in the building of countless small houses, the plans of which were developed with the aid of the best architects in America. And from these the latest ideas have been carefully studied and suggestions taken so that the buyer of STERLING HOMES has the benefit of the best that modern thought affords.

As consulting architect for the INTERNATIONAL MILL & TIMBER COMPANY I am placed in the pleasing position of designing homes both large and small which will meet the needs of an exacting public. My aim has been to make small houses livable. You and I both know that scattered over the country are any number of small houses which are not livable. In other words, I have endeavored to give to the smaller houses the same care and professional skill that I have bestowed upon the larger ones.

Let us consider for a few moments some of the different styles of architecture. There is, for instance, the bungalow. Ever since it first made its appearance in America it has been in great demand. Those of you who contemplate building a bungalow may be interested in knowing its origin. This unusual type of structure came from India, "bungalow" being the Hindustani word for house. When the bungalow was first brought to this country it became popular in California, where the climatic condition was not so unlike that of India. Because of the fact that it could be adapted to any locality and because the price of construction was within easy range of all, the bungalow has gained a wide spread of popularity. The STERLING bungalow is so constructed that it is adaptable to both summer and winter use.

If you intend building a two-story house, perhaps you would like to know just a little about its origin and development. With the passing of the log cabin of one room came the entrance of the house with the loft, which eventually developed into the two-story house. This was the natural outcome of the belief of limited building space — the feeling that land was too valuable to use for one-story buildings.

With the arrival of our sturdy forefathers came the Colonial types — both English Colonial and Dutch Colonial. Details from these two particular types are noticeable in almost every form of architecture we have. There is the Southern Colonial, with the suggestion in the larger examples of stately dignity, and simple harmony in the smaller groups. Then there is the Dutch Colonial, with the wide eaves, extended to the roof of the porch, the dormers, and the simple pitched roof. With these as the principal styles to pattern after many new and distinct styles have come into existence. These are most typical of the expression "Yankee Architecture," as they seem to symbolize the national spirit.

I have endeavored to compile designs which are the result of the experience of many years in producing houses that are ready to erect. They have been slightly changed and brought up to date to meet the unprecedented demand from all over the country for bungalows and two-story buildings at moderate cost.

The fact that these houses are designed to be built in quantity means that the cost to the buyer of the architect's services is brought to a minimum. There is no extra charge either for his services or for the blue prints which are sent with every home sold by this company. Add to this fact the item of ownership of vast timberlands, great mills amply equipped with machines each of which will do the work of many men, the absolute elimination of the old expensive hand saw method, and you will easily see how the STERLING HOMES can be placed on the market at the price offered.

The day of high ceilings is disappearing for many reasons: first of all, expense in construction, expense in heating, and numerous other disadvantages which will readily suggest themselves upon a little thought.

I have been interested and surprised to discover how these STERLING plans are studied by people in all walks of life. I have talked with prominent real estate men in New York who know the STERLING designs by name, having built them in a new suburban development. I know of newspaper reporters, letter carriers, farmers, all of whom are acquainted with these STERLING favorites. The wives of these men indorse the homes, for they alone know how carefully all the little details so dear to the housewife have been carried out.

In this collection of STERLING HOMES is included a distinctly new feature in the form of two designs, the "BREWSTER" and the "HOMESTEAD," drawn especially for the INTERNATIONAL MILL & TIMBER COMPANY by *House Beautiful*, a magazine of home making which is a national authority on subjects pertaining to house building, furnishing and decorating. *House Beautiful* has shown its approval of the STERLING SYSTEM OF HOME BUILDING by assisting in providing plans for these buildings.

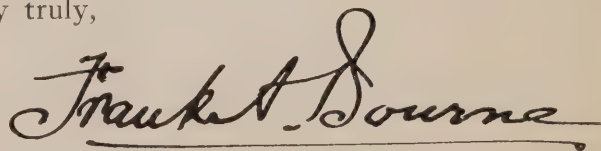
There are many cases where the designs will fit in admirably as part of a scheme where a large number of houses are built for a village or suburb in connection with some large development under an architect's charge, and they will also prove available for farmers' cottages to be erected on a large estate. The designs, particularly those of Colonial type, will be found to group effectively, and a little attention on the part of the architect, town planner or engineer will make a group suggestive of the delightful old villages of England or of our Colonial days.

The contractors will find it to advantage to use these designs because they will get the materials in one group and can devote their attention directly to the erection of the building, knowing all their stock to be on hand.

The system of cutting the materials in the mill appeals to the big contractors, especially on a rush job, because one carpenter of ordinary ability can erect these buildings with less skilled labor than is required in the ordinary method of construction.

It has been my desire, backed up by the wishes of the founders and also of the present officers of the company, to bring small homes within the reach of every one. We are making every sacrifice and effort with this purpose in view. We have even gone to the extent of rejecting certain designs known as best sellers that we did not think were sufficiently good for our catalog and our patrons. Every one in connection with the company is trying to live up to this high standard. The buyers of these houses can order with full confidence that the same high standard that has been set in designing and making the houses will be fully lived up to in the delivery of the material and in carrying them forward to construction.

Yours very truly,

A handwritten signature in dark ink, reading "Frank A. Dourne". The signature is written in a cursive, flowing style with a large, prominent initial "F".

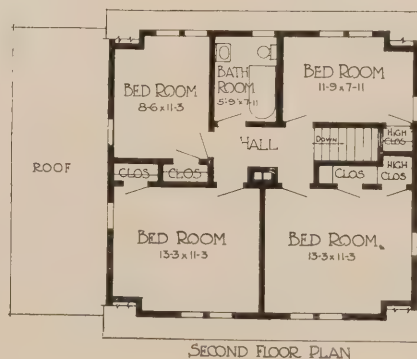
Consulting Architect for the INTERNATIONAL MILL & TIMBER CO.



BREWSTER—*House Beautiful Model Home*

THE Colonial gambrel roof house called the BREWSTER is particularly deserving of attention because it is the result of the demand for well planned houses voiced by the *House Beautiful* Magazine, and at the same time meets the requirements of the designs carried out by the International Mill & Timber Company in the manufacture of STERLING HOMES. The magazine employed an architect to prepare this special design, and he has created an example of the best American Colonial style, so good that any American citizen should be proud to live in it, and so convenient and artistic as to make a strong appeal to those who recognize and appreciate the best modern thought in design.

It is just the right style of house for a large family. The attractively designed living room and dining room act as one large reception hall, cheerful, comfortable and well lighted, leaving a lasting impression of satisfaction upon all who enter. The large porch goes a long way toward making summer evenings cool and pleasant. Upstairs, four bed rooms with closets, and centrally located bath, all add to the attractiveness of this *House Beautiful* Model Home.



Price.....\$1,760.00

5% Cash Discount, \$88.00.....Net Price 1,672.00

Or \$50 with order. See terms on page 3.

OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 30.00

OPTIONS—

For omitting outside blinds and shutters...deduct \$47.00

Add for hardwood inside finish, living and dining rooms, and stairs.....30.00

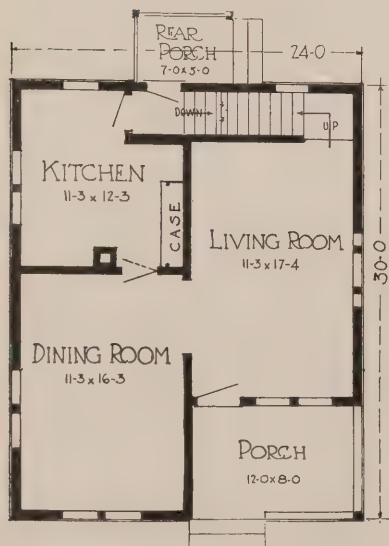
We recommend that you purchase the plaster locally.

See specifications page four



COURTLEY

"THIS home has distinct individuality," one thinks upon entering; and yet its neatly sensible style makes one think twice to explain this effect. But its under-cut porch is wonderfully sociable; and entering the long living room, one at once feels a kind of hospitable seclusion.

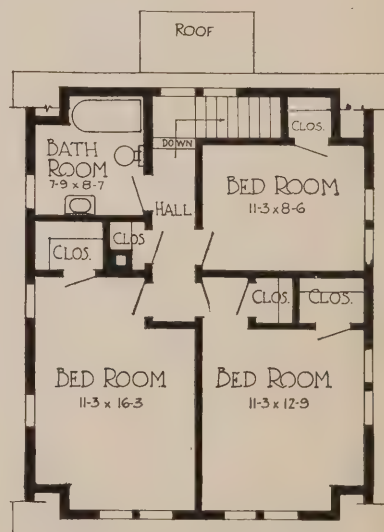


FIRST FLOOR PLAN B

Then the dining room, with its two windows on the front and two on the side, contributes exactly the right, cheerful note.

On the second floor are two large front bed rooms and one rear, all with roomy closets, and a large bath room.

That so much character and home atmosphere can be attained upon such moderate terms is a great tribute to our architect.



SECOND FLOOR PLAN B

Price, Plan "B" \$1,591.00
 5% Cash Discount, \$79.55 Net Price 1,511.45
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-wood floors, as specified deduct 28.50

OPTIONS—

For omitting outside blinds and shutters.... deduct \$27.15
 Add for hardwood inside finish, living and dining rooms 21.00
 We recommend that you purchase the plaster locally.

See specifications page four

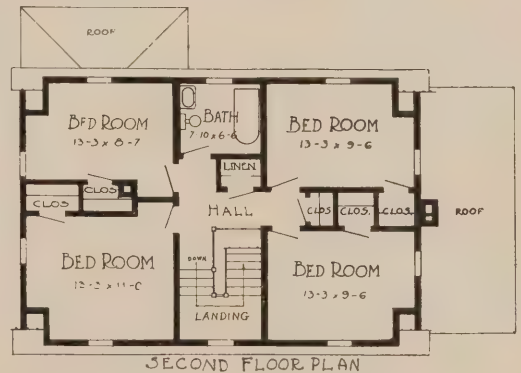


INGLESIDE

WE take especial pride in the INGLESIDE. Its style, so often seen in the East, has been specially studied from genuine Dutch Colonial models, and its whole arrangement, both in elevation and plan, gives the feeling of comfortable, spacious hospitality. Its beauty and refinement are a lasting satisfaction, yet its price is exceptionally low—indeed, astonishingly so for this type of home. We urge very careful consideration of it as an interesting value.

The large dormers, which mean large and airy rooms inside, are thoroughly characteristic of the charming Dutch style; and the porch, not far above ground level and open on three sides, is a delight. Such a home lends itself perfectly to personal taste in the grouping of hedges and garden.

From the porch one enters the living room, which extends straight across the house. Across from this are the hall and stairs and vestibule, admirably placed; also the kitchen and the dining room. The second floor affords four splendid corner bed rooms, and a bath and plenty of closet space.



Price.....\$2,057.00
5% Cash Discount, \$102.85.....Net Price 1,954.15
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 36.75

OPTIONS—

For omitting outside blinds and shutters.... deduct \$42.90
 Add for hardwood inside finish, living and dining
 rooms, hall on first floor and stairs..... 46.00
 We recommend that you purchase the plaster locally.

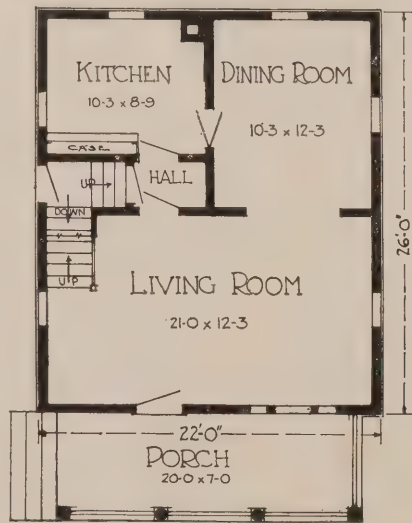
See specifications page four



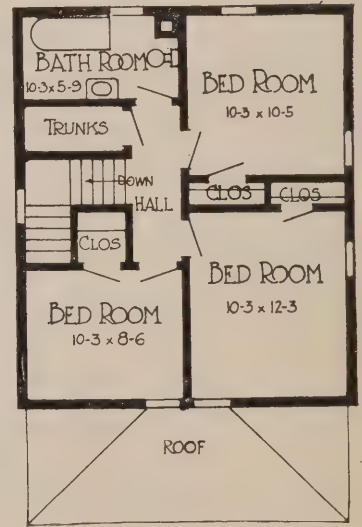
CHADERTON

THE CHADERTON offers us a home that in every way meets the needs of one who wishes to build a comfortable inexpensive home. This is one of the most economical designs we have to offer, as charming in its outside appearance as it is practical in its interior arrangements. One look at the attractive front piazza, with its well proportioned columns and trellises, and one can easily picture oneself there, stretched out in luxurious comfort in close proximity to fragrant vines, and well removed from the city's noise and confusion. It is here, as Walt Whitman says, "one may loaf and invite his soul."

In the interior a large, spacious living room creates a feeling of welcome and hospitality. Large living rooms lend themselves to furnishing without creating a crowded appearance. On the second floor there are three comfortable bed rooms, each with its individual closet, and a fully equipped bathroom. A large store room for trunks and extra linens opens on the main hall.



FIRST FLOOR PLAN A



SECOND FLOOR PLAN A

Price, Plan "A"\$1,423.00
5% Cash Discount, \$71.15..... Net Price 1,351.85
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified deduct 24.00

OPTIONS—

For omitting outside blinds and shutters... deduct \$23.40
 Add for hardwood inside finish, living and dining
 rooms, and stairs to landing..... 27.00
 We recommend that you purchase the plaster locally.

See specifications page four



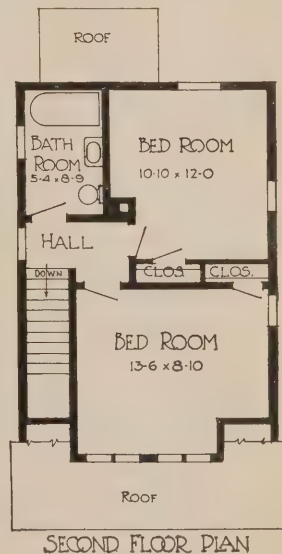
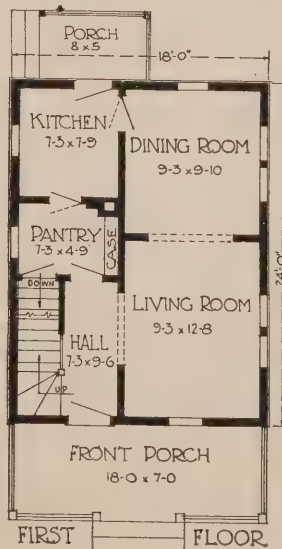
LOVELL

IN the LOVELL we find a house of two stories which is entirely adequate to meet the needs of our comfort-loving people. We see a suggestion of the primitive abodes of our forefathers. While it is Puritanical in outline, at the same time all of the severe, hard lines have been so modified as to give to it the appearance of a comfortable, livable house. Here we find the embodiment of all the essential requirements of present day life.

The living room and dining room are so arranged as to have the appearance of one large room. The spacious porch extending across the front of the house will prove a most desirable feature during the long, hot summer months and will at the same time serve as an attractive architectural feature.

A pleasant detail of the upper floor is the arrangement of the bed rooms with their cross ways ventilating system and the commodious closets.

A house of this kind will lend itself easily to a little inexpensive landscape gardening with the most effective results.



Price.....\$1,208.00
5% Cash Discount, \$60.40..... Net Price 1,147.60
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-wood floors, as specified.....deduct 16.50

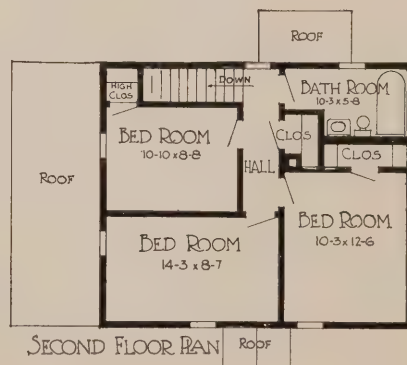
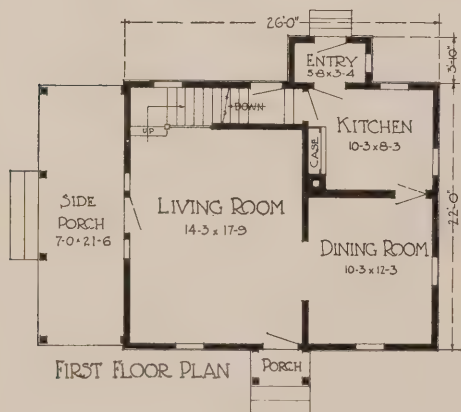
OPTIONS—
 For omitting outside blinds and shutters... deduct \$19.50
 Add for hardwood inside finish, living and dining rooms, hall on first floor and stairs..... 33.00
 We recommend that you purchase the plaster locally.

See specifications page four



CLEMENCEAU

COUNTRYSIDE stateliness best describes the effect of the CLEMENCEAU plan—the dignity with which it harmonizes with trees and well kept lawn; yet it is conservative in lines. From the piazza one enters a spacious living room, extending across one whole side of the house; and the three bed rooms above are most commodious and comfortable. The kitchen arrangements are complete. The Colonial character of such a house of course needs no architectural comment; its suggestions are simply redolent of American tradition, and with these one may well be proud to join those of his own home life.



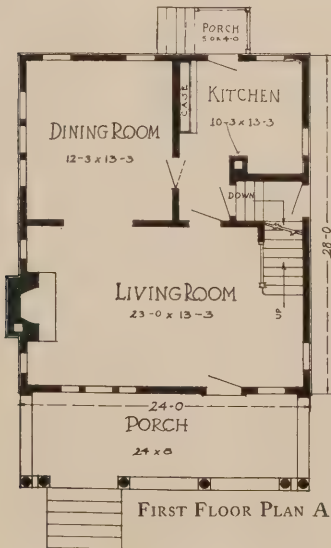
Price.....\$1,461.00
6% Cash Discount, \$73.05.....**Net Price 1,387.95**
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 22.50

OPTIONS—
 For omitting outside blinds and shutters... deduct \$25.35
 Add for hardwood inside finish, living and dining
 rooms, and stairs..... 20.00
 We recommend that you purchase the plaster locally.



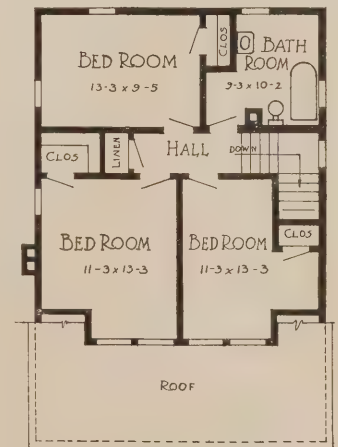
RICHGRAIN

THIS type of house is designed for those who love the low free bungalow style, but who must also have the substantiality of two stories. The forward and downward sweep of the roof over the spacious porch, hardly interrupted by the casement dormer window, is extremely graceful. The front door opens into a large, delightfully comfortable living room from which the artistically designed staircase inconspicuously ascends; and leading from this is the well-lighted dining room.



The kitchen is light and airy, easily accessible from both the living room and dining room, and can be entered from the outside either from the rear porch or the grade entrance.

The second floor has three large bed rooms with closets, a hall closet, and a compact bath room.



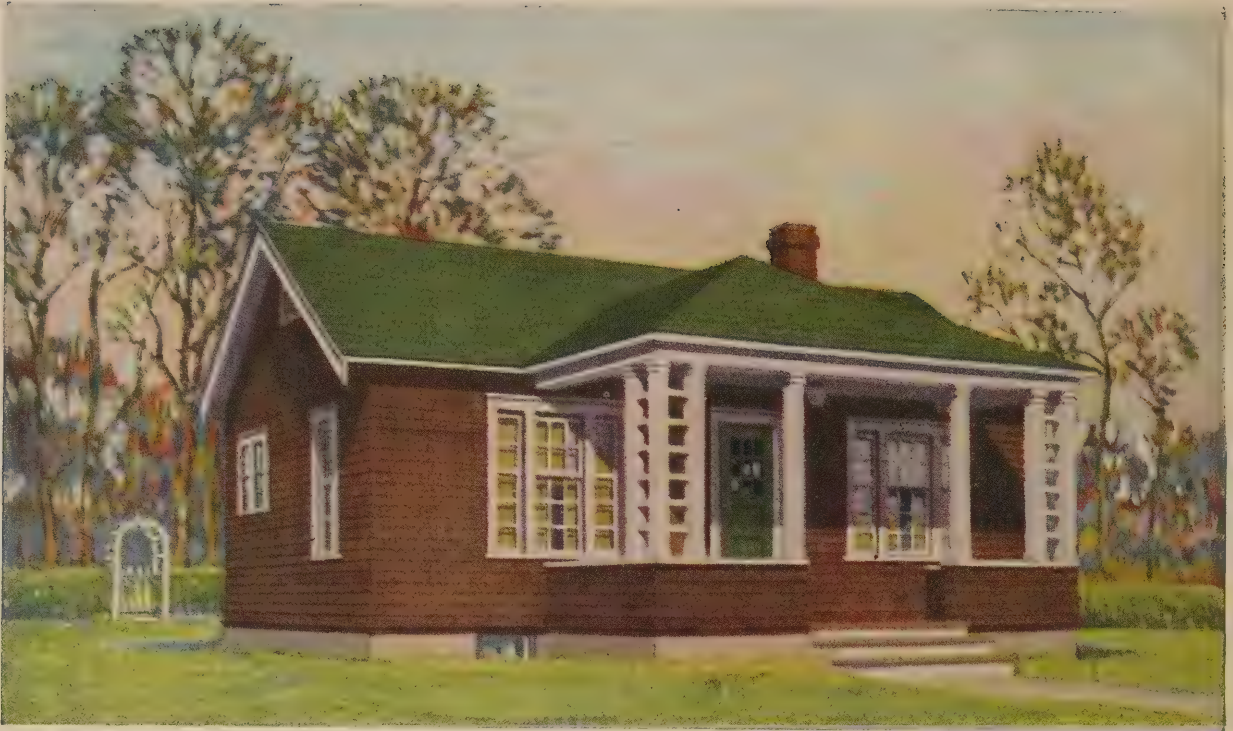
Price, Plan "A" \$1,595.00
 5% Cash Discount, \$79.75 Net Price 1,515.25
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 27.00

OPTIONS—

Add for hardwood inside finish, living and dining
 rooms, and stairs to landing..... \$29.00

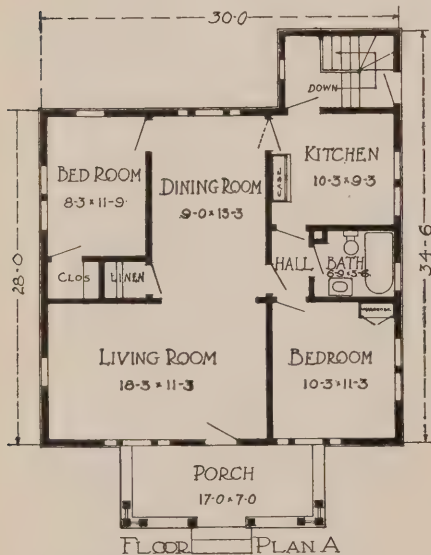
We recommend that you purchase the plaster locally.

See specifications page four

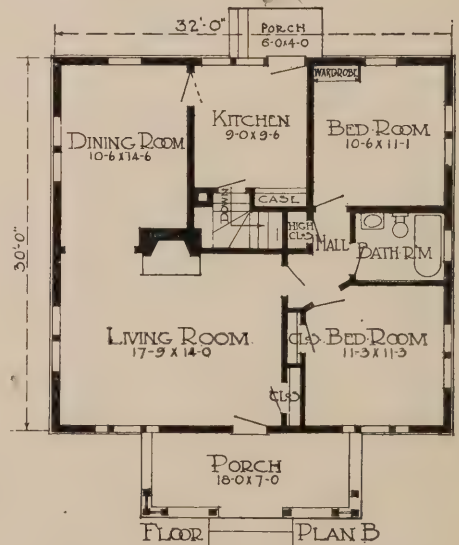


GORDON

THE wise man builds for comfort and convenience, but never loses sight of economy. He makes everything count, yet does not sacrifice looks to save a few dollars. This house really offers you everything—convenience, style, beauty—and at a very moderate price.



Its distinctive style at once appeals to those who admire plain, dignified effects without elaborate ornamentation. It is *livable, simple and homelike*. Both plans shown are most economical in arrangement, and you can select the one best suited to your requirements.



Price, Plan "A"\$1,242.00
 5% Cash Discount, \$62.10Net Price 1,179.90
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 16.00
 Add for hardwood inside finish, living and dining rooms..... 25.00
 We recommend that you purchase the plaster locally.

Price, Plan "B"\$1,269.00
 5% Cash Discount, \$63.45Net Price 1,205.55
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 19.20
 Add for hardwood inside finish, living and dining rooms..... 23.00
 We recommend that you purchase the plaster locally.

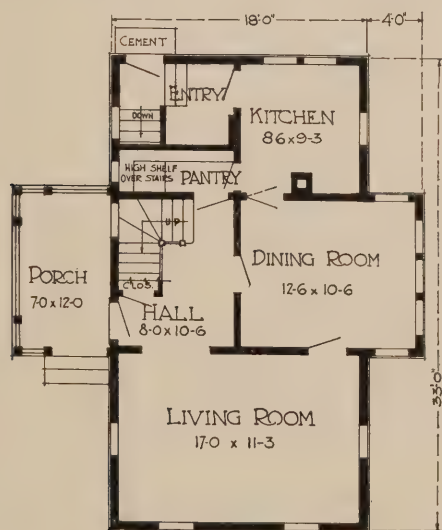
See specifications page four



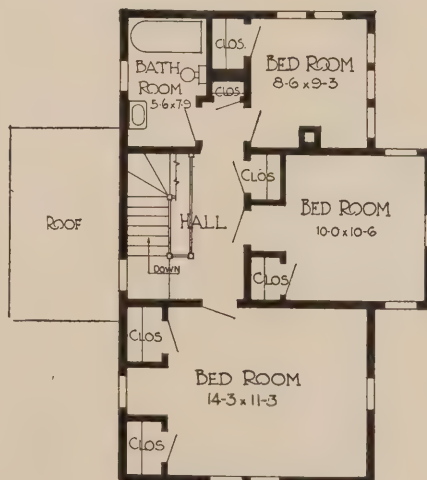
CROSSWAYS

THIS house was named on account of its particular adaptability to a corner lot, although, with its distinctly commanding air, it can also be placed very effectively on any lot thirty feet or more in width. The large living room with windows on three sides is extremely well proportioned, and the ease of access through the hall to living room and dining room will prove very advantageous in entertaining.

The exterior, in both mass and detail, has a very simple Colonial character, and is always in good taste.



FIRST FLOOR PLAN



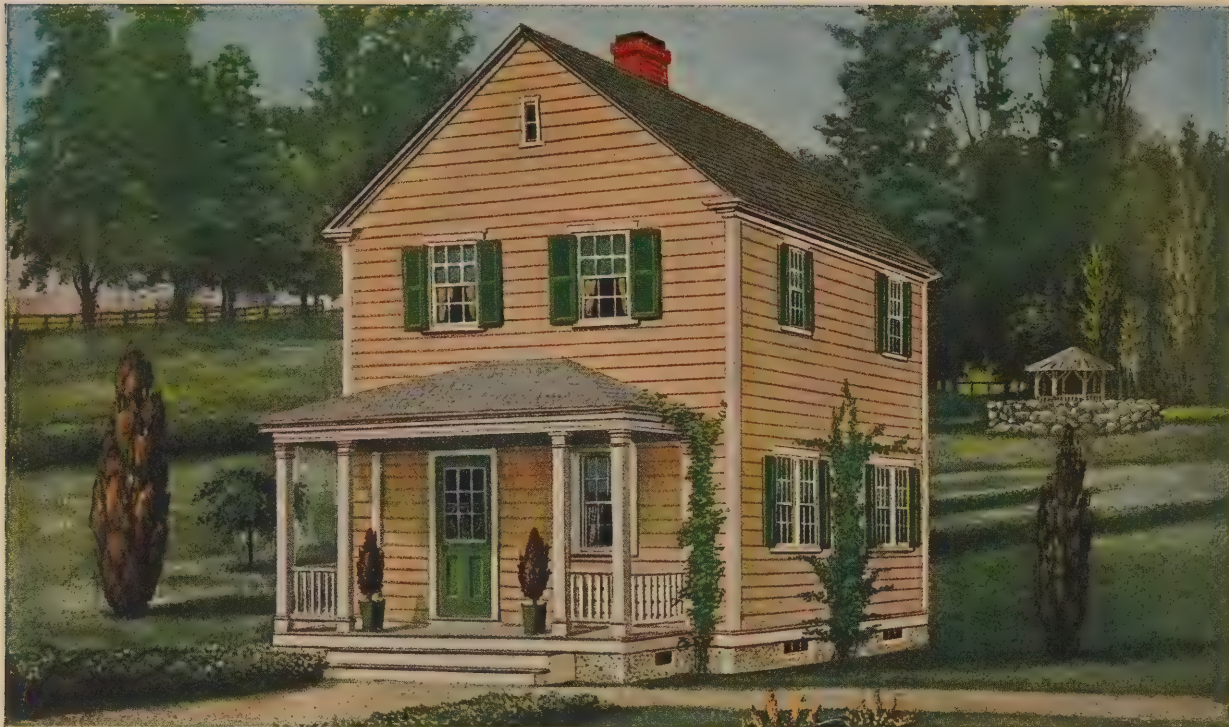
SECOND FLOOR PLAN

Price.....\$1,616.00
 5% Cash Discount, \$80.80.....Net Price 1,535.20
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 27.60

OPTIONS—

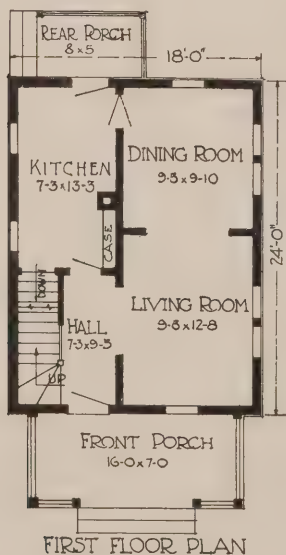
For omitting outside blinds and shutters... deduct \$37.00
 Add for hardwood inside finish, living and dining
 rooms, hall on first floor and stairs..... 52.00
 We recommend that you purchase the plaster locally.

See specifications page four



WEYMOUTH

A HOME, as truly as its occupants, always has ancestors; and this one has sterling ones. Through the New England that Miss Wilkins writes so charmingly of, this style appears, and seems to express the character of its open-hearted founders.



Entering from the inviting front porch one stands at the very foot of a simple stairway, with the living room opening on the right. In the rear of the latter is the dining room.

The two bed rooms occupy nearly the same relative positions above, with ready access to the bath room.

A glance at the plans shows that the convenience for comfort and hospitality is perfect.



Price.....\$1,227.00
 5% Cash Discount, \$61.35.....Net Price 1,165.65
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-wood floors, as specified.....deduct 16.50

OPTIONS—
 For omitting outside blinds and shutters....deduct \$25.35
 Add for hardwood inside finish, living and dining rooms, hall on first floor and stairs.....30.00
 We recommend that you purchase the plaster locally.

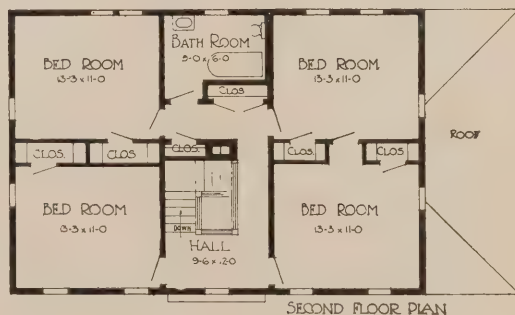
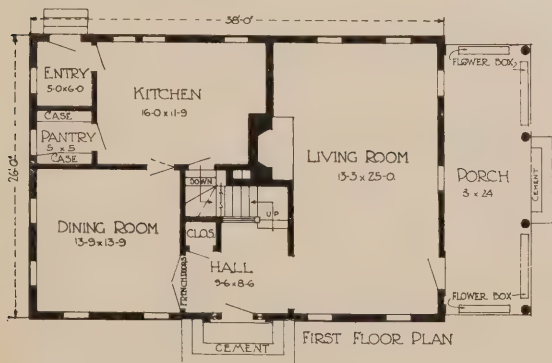
See specifications page four



HOMESTEAD

A GENTLEMAN'S country home, seen across fields and glimpsed through trees, this is the typical Colonial house whose traditions and endless comfort gave the magic atmosphere to the New England of our forefathers—a house that Hawthorne would have loved and written of. The broad halls and great living room with its ideal hearth, the fine, restful bed rooms, mean a lifetime of comfort, and a pride to the neighborhood. This is in fact one of the finest houses we have to offer, and one whose appeal is irresistible to the householder of New England tradition and history. It is one of the *House Beautiful's* model homes.

And as a suburban home this type is even more significant; for then it has the setting most often given it by its originators. As such it is incomparable; its neighbors have the effect of contributing to its distinction. It preserves its estatelike prominence, and as a home maintains a dignity and refinement which no other style can ever surpass or equal. We believe that the owner of a home like this has the very best and finest that his money can buy.



Price.....\$2,161.00
 5% Cash Discount, \$108.05.....Net Price 2,052.95
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 38.40

OPTIONS—

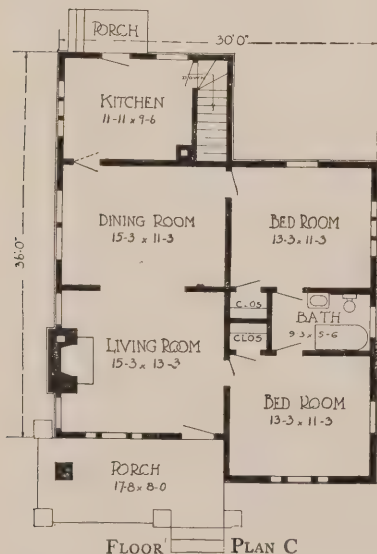
For omitting outside blinds and shutters... deduct \$58.50
 Add for hardwood inside finish, living and dining
 rooms, hall on first floor and stairs 48.00
 We recommend that you purchase the plaster locally.

See specifications page four



CLASSIC

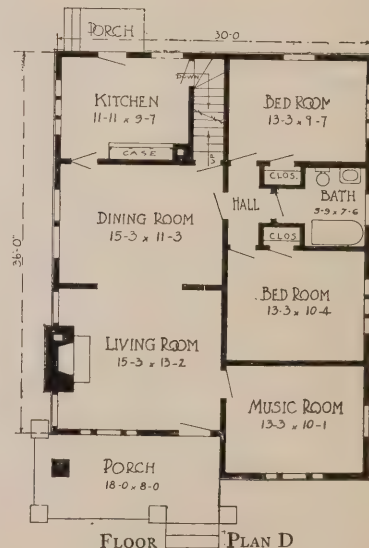
SETTLED comfort and sunshine—this is what the CLASSIC promises with its long, overhanging roof and suggestion of the beauties of Southern California. Every detail speaks of cheerfulness, comfort and health, and its individuality as a home is beyond compare.



Two plans are offered for this design, Plan "D" having a music room in addition to the customary requirements for a house of this size.

A handsome fireplace in the living room creates a feeling of comfort and sociability, and is a feature of both plans.

The large number of double hung windows give a flood of sunshine at all times, which tends to make any home attractive. The CLASSIC is all that the name implies, artistic and aristocratic in every line.



Price, Plan "C"\$1,498.00
5% Cash Discount, \$74.90**Net Price 1,423.10**

Or \$50 with order. See terms on page 3.

OPTIONS—For substituting yellow pine for hardwood floors, as specifieddeduct 20.00
 Add for hardwood inside finish, living and dining rooms 20.00

We recommend that you purchase the plaster locally.

Price, Plan "D"\$1,732.00
5% Cash Discount, \$86.80**Net Price 1,645.40**

Or \$50 with order. See terms on page 3.

OPTIONS—For substituting yellow pine for hardwood floors, as specifieddeduct 22.80
 Add for hardwood inside finish, living and dining rooms 20.00

We recommend that you purchase the plaster locally.



RICHFIELD

HERE is a house designed along soft Colonial lines. Notice the restful character of the composition and how charmingly the house seems to fit into its natural surroundings. The well proportioned outside chimney adds a delightful interest to the picture.



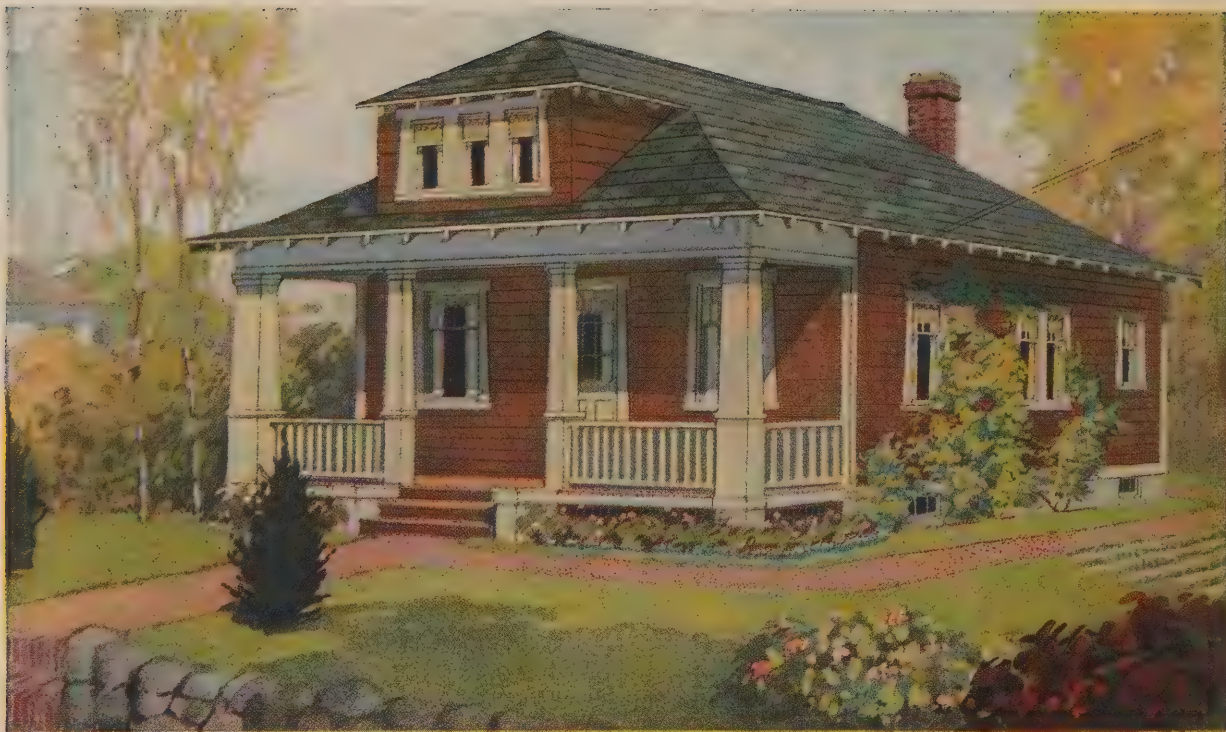
A choice of two plans is offered, both excellent in arrangement, but one slightly more commodious than the other. Both have all the requisites for a comfortable, well arranged house all on the one floor, and the larger plan has in addition a music room as a special feature.



Price, Plan "A"\$1,404.00
5% Cash Discount, \$70.20 **Net Price 1,333.80**
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hardwood floors, as specified..... deduct 22.00
 Add for hardwood inside finish, living and dining rooms 20.00
 We recommend that you purchase the plaster locally.

Price, Plan "B"\$1,559.00
5% Cash Discount, \$77.95 **Net Price 1,481.05**
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hardwood floors, as specified..... deduct 24.80
 Add for hardwood inside finish, living and dining rooms 20.00
 We recommend that you purchase the plaster locally.

See specifications page four

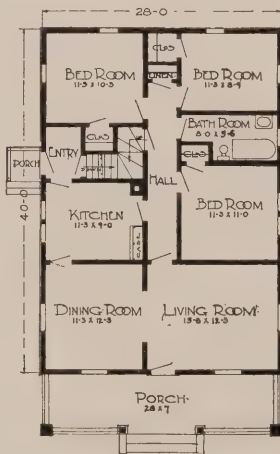


MIRACLE

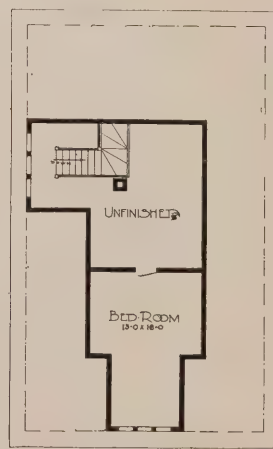
TO the man who wants to come home from the city congestion to quiet and peace in the evening, this bungalow is our best word. Plan "N" places the living room and the dining room across the entire front; the kitchen, bath and bed rooms beyond; and a staircase, from the corridor, to a large bed room above. Plan "M" is merely smaller, without the upstairs room; and the bed rooms and bath are on one side, allowing one bed room to face the front. Each plan has, of course, the splendid wide porch which plays such a part in a country or suburban home.



FLOOR PLAN M



FLOOR PLAN N



ATTIC PLAN N

Price, Plan "M"\$1,257.00
 5% Cash Discount, \$62.85 Net Price 1,194.15
 Or \$50 with order. See terms on page 3.

OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 16.15
 Add for hardwood inside finish, living and dining rooms.....deduct 17.00

We recommend that you purchase the plaster locally.

Price, Plan "N"\$1,822.00
 5% Cash Discount, \$91.10 Net Price 1,730.90
 Or \$50 with order. See terms on page 3.

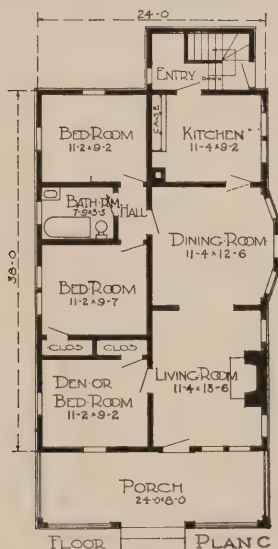
OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 33.00
 Add for hardwood inside finish, living and dining rooms.....deduct 17.00

We recommend that you purchase the plaster locally.

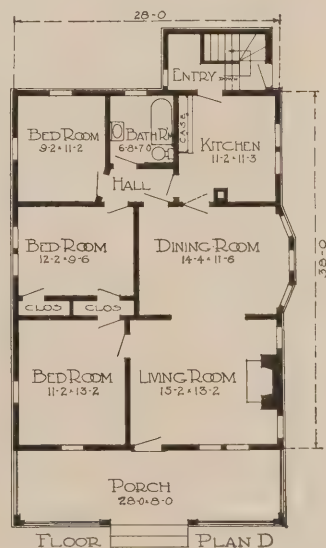


WINSOM

IT is easy to imagine the delight and satisfaction and peace that come to any guest you bring to this bungalow! Its extensiveness is itself restful; its airiness is like that of a forest grove. One could *live* on that grand porch!



And when you enter, the place literally speaks hospitality, with its comfortable living room, its enticing dining room, snug den for the men to chat in, and two bed rooms—or three, if you want to use the den for one. We have two plans for this masterpiece of ours, demanded by its extraordinary vogue as a substantial home. Their relative advantages can readily be seen by a glance at the plans.



Price, Plan "C".....\$1,444.00
 5% Cash Discount, \$72.20.....Net Price 1,371.80
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 20.70
 Add for hardwood inside finish, living and dining
 rooms.....21.00
 We recommend that you purchase the plaster locally.

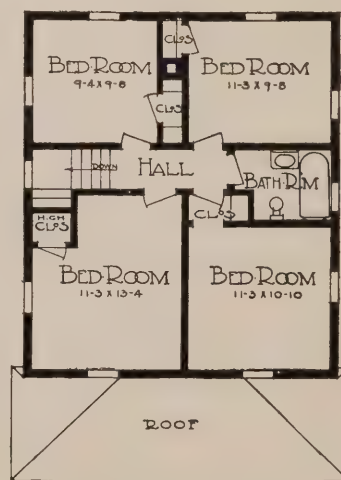
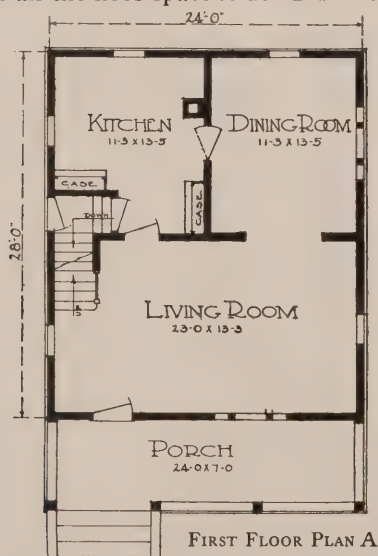
Price, Plan "D".....\$1,567.00
 5% Cash Discount, \$78.35.....Net Price 1,488.65
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 23.85
 Add for hardwood inside finish, living and dining
 rooms.....21.00
 We recommend that you purchase the plaster locally.

See specifications page four



STRAITWAY

YOU will be surprised at the amount of room in a house of these dimensions. From the broad front porch you enter a spacious living room extending across the entire front of the house, thereby obtaining light and air from three sides. A staircase to the second story from one end of this room adds to its attractiveness. The second story contains four bed rooms and bath—an unusual number of sleeping rooms for a house of this size. It is quite obvious that this home offers a very economical design in which all the floor space is utilized to the fullest extent.



Price, Plan "A".....\$1,573.00
 5% Cash Discount, \$78.65..... Net Price 1,494.35
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 27.00

OPTIONS—
 For omitting outside blinds and shutters... deduct \$31.20
 Add for hardwood inside finish, living and dining
 rooms, stairs to landing..... 31.00
 We recommend that you purchase the plaster locally.

See specifications page four



LAWNSETTE

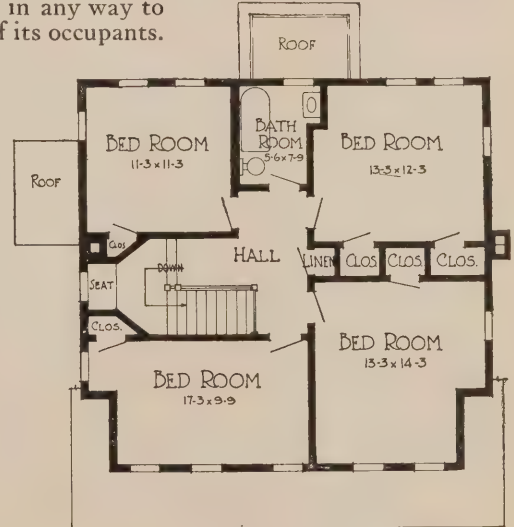
EVERY ONE who studies this house will appreciate its architectural attractiveness. Supremely beautiful in the lines and proportion of its parts, it combines everything that is distinctive and refined, with the utmost in practicability. The name itself suggests the most desirable setting for the house. Placed in the midst of a sloping green lawn, with the sun sparkling among its numerous flower boxes, and the shadows playing hide and seek across its brick paved porch, what could be more charming?

The interior arrangements fully meet the expectation created by its attractive exterior, and no detail is omitted that would add in any way to the pleasure or comfort of its occupants.



FIRST FLOOR PLAN A

Price, Plan "A" \$2,381.00
 5% Cash Discount, \$119.05 Net Price 2,261.95
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 39.20

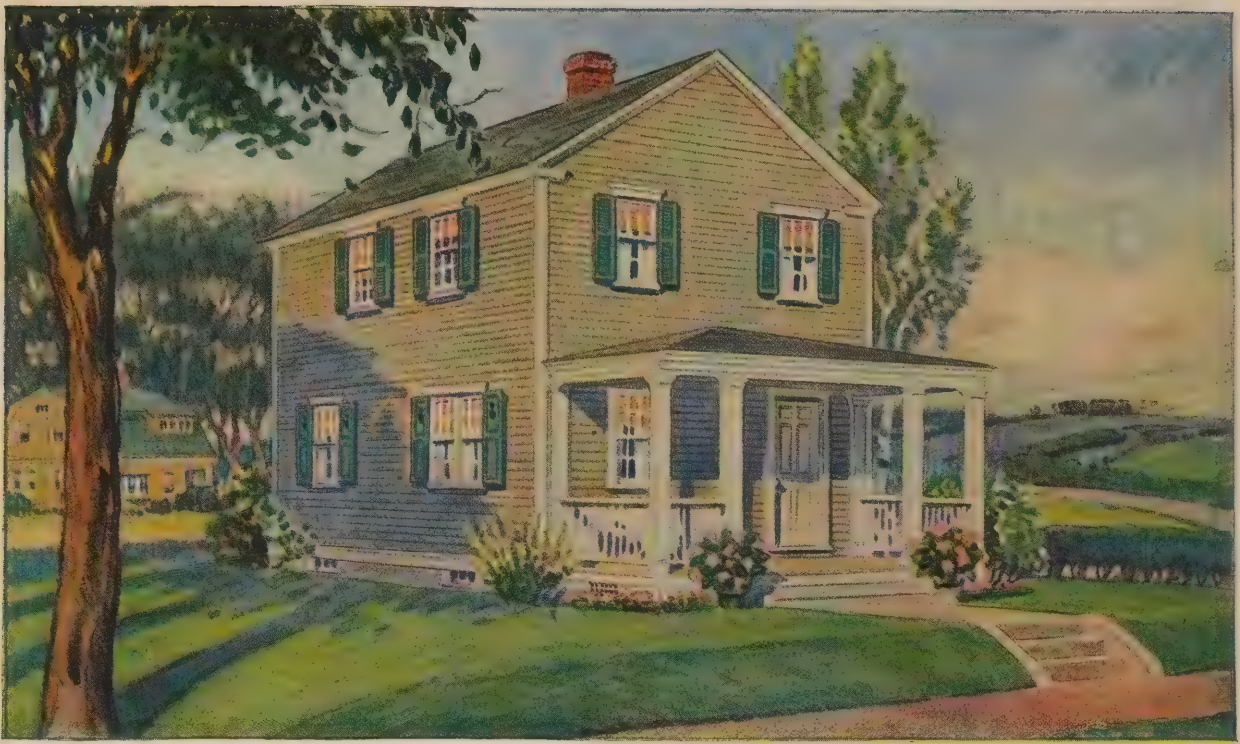


SECOND FLOOR PLAN A

OPTIONS—

For omitting outside blinds and shutters... deduct \$45.80
 Add for hardwood inside finish, living and dining
 rooms, and stairs to landing..... 47.00
 We recommend that you purchase the plaster locally.

See specifications page four



EVERDALE

THIS is designed for a narrow lot. It shows the resourcefulness of the architects very strikingly; for while the rooms are generous in space, not an inch is wasted, and everything is adequate. One ingenious idea is the stairway leading up from the kitchen, which gives seclusion, or privacy in entertaining company in the living room.



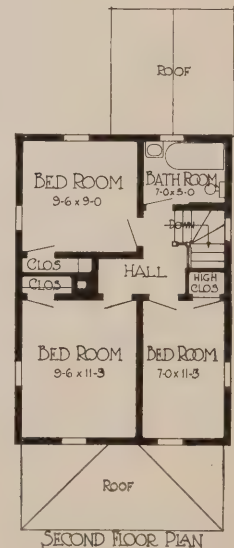
And observe that this room is by this arrangement as large as one could want.

A positive advantage over many larger houses is the splendid chance for sunlight and airiness, including the three bed rooms and bath room above.

The bed rooms have ample closets, and are most conveniently placed with reference to the bath.

A most important advantage in this house is that the kitchen, from which the stairway leads, itself makes a perfect living room.

The EVERDALE plan was chosen by the National Conference on City Planning at its Chicago meeting, and published in connection with its *Annual Report*.



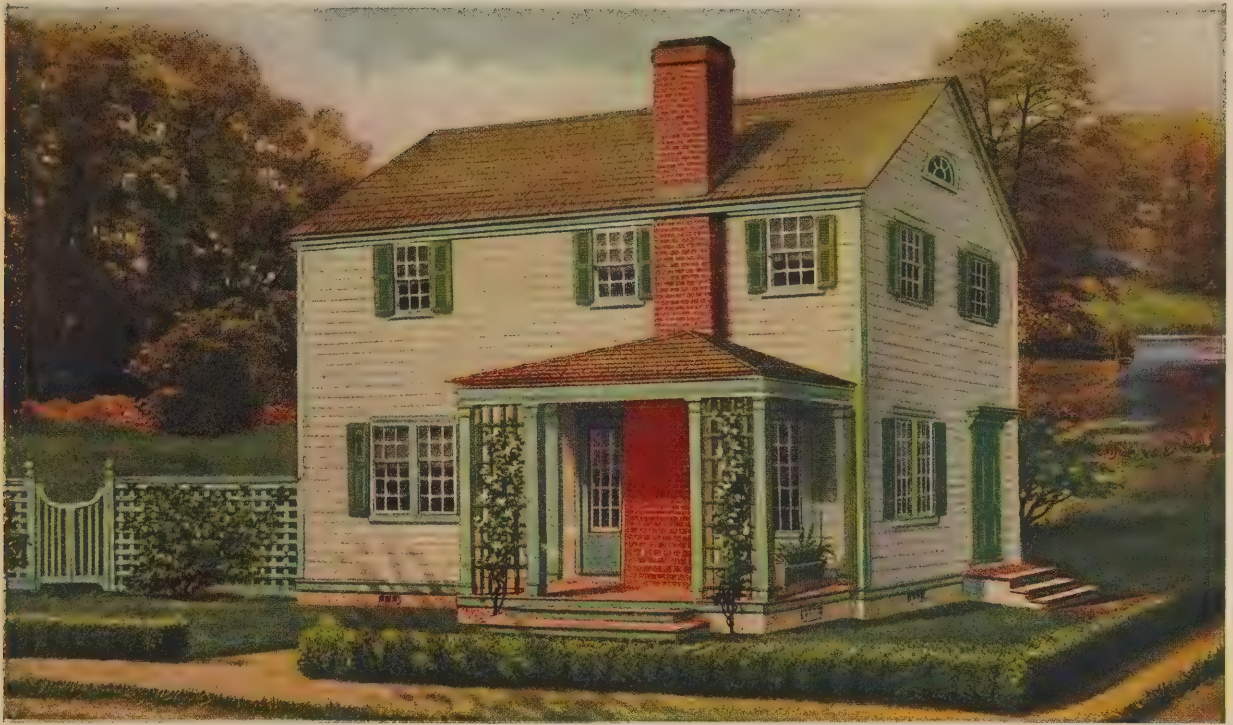
Price.....\$1,324.00
5% Cash Discount, \$66.20.....**Net Price 1,257.80**
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 21.00

OPTIONS—

For omitting outside blinds and shutters...deduct \$29.25
 Add for hardwood inside finish, living room..... 11.00

We recommend that you purchase the plaster locally.

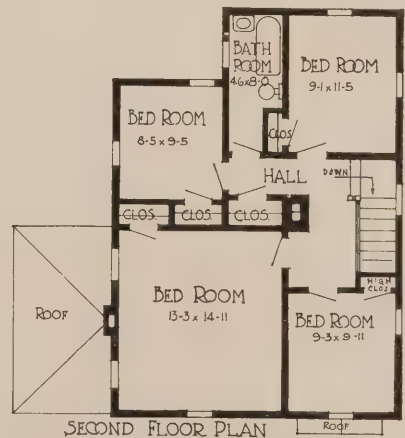
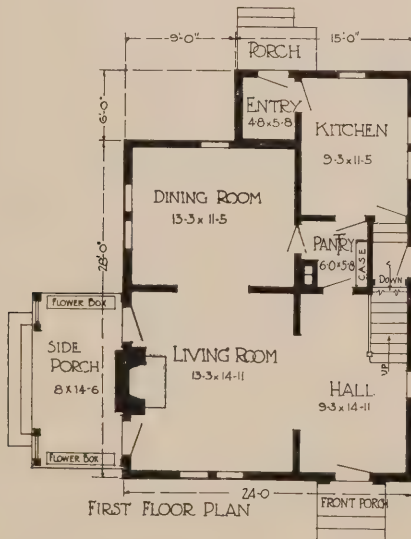
See specifications page four



ELMDALE

TO a stranger motoring by, this house instantly suggests substantiality—and taste. Somehow one seems to imagine its interior, too: the wonderfully spacious reception hall, from which opens the living room with its cheery fireplace; and even the airy bed chambers and ample closets above. And as a home its well-being is equally assured by the skillful handling of household requirements.

There are four bed rooms, one very large and three smaller. All have ample closet room, and there is also a closet in the hall. The bath room is situated between the two rear bed rooms.



Price.....\$1,834.00
5% Cash Discount, \$91.70.....**Net Price 1,742.30**
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 29.70

OPTIONS—
 For omitting outside blinds and shutters... deduct \$39.00
 Add for hardwood inside finish, living and dining rooms, hall on first floor and stairs..... 38.00
 We recommend that you purchase the plaster locally.

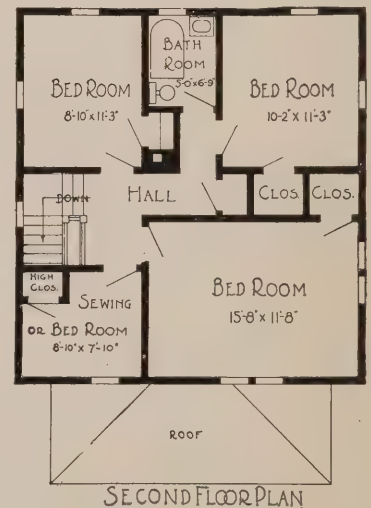
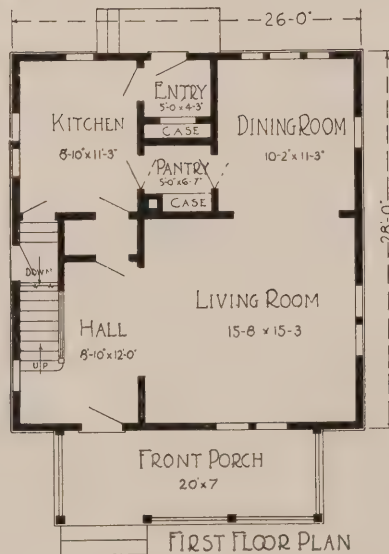
See specifications page four



GOODHUE

SUBSTANTIAL strength and grace combined with splendid common sense are evident at once in the GOODHUE. Every room is a corner room, and each receives all the benefits of air and sunlight which such a position affords. There is a good sized reception hall, and joining this by means of a large opening is the living room. This large opening gives an effect of increased size and spaciousness to this part of the house. The kitchen is separated from the other part of the house by a double shut-off from both the dining room and the front hall, an arrangement always desirable and often demanded.

There are three large bed rooms on the second floor. If desired the little room over the hall can be used for an extra bed room; otherwise it fills the need of a cozy sewing room. This house is well supplied with closet space, there being one for each room with an extra large linen closet at the head of the stairs.



Price.....\$1,738.00
5% Cash Discount, \$86.90.....Net Price 1,651.10
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 41.00

OPTIONS—

For omitting outside blinds and shutters...deduct \$41.00
 Add for hardwood inside finish, living and dining rooms, hall on first floor and stairs.....40.00
 We recommend that you purchase the plaster locally.

See specifications page four

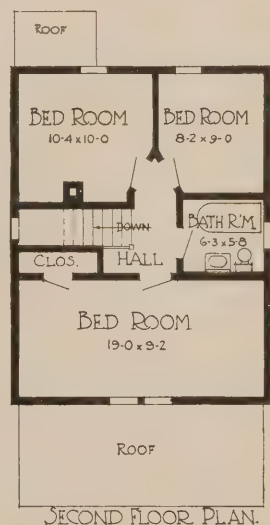
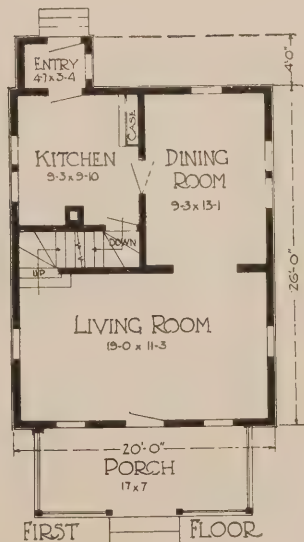


MARSEILLES

A CHARMING house at moderate cost which the small family will find very comfortable and attractive. While architectural beauty and simplicity mark the exterior of this house, it is very evident that the interior arrangements were planned with a sympathetic understanding of the many problems and cares of the busy housewife. It will be found to contain many features tending to reduce the household duties to a minimum. Entering through the front door, there is first the splendid living room extending across the front of the house. This room is so arranged as to be light and cheerful the year round. The dining room just off the living room is a corner room large enough to accommodate a table, buffet and chairs.

For a house containing so many desirable features, the cost is surprisingly low. Those of you whose families are small will do well to study this design carefully.

The outside of this attractive home is especially interesting because it has such a bright, cheerful, cozy, homelike appearance.



Price.....\$1,218.00
 5% Cash Discount, \$60.90.....**Net Price 1,157.10**
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 21.00

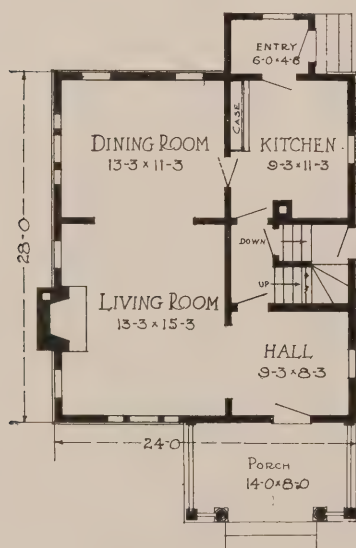
OPTIONS—
 For omitting outside blinds and shutters...deduct \$23.40
 Add for hardwood inside finish, living and dining rooms, and stairs.....27.00
 We recommend that you purchase the plaster locally.

See specifications page four



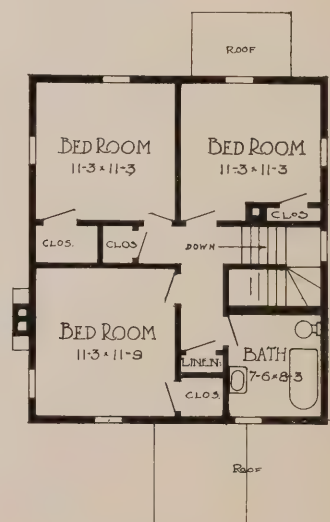
SENATOR

THE wisely chosen house will be a sure investment, in case of unforeseen circumstances; and to be such, it must be very attractive, absolutely up to date in conveniences, and not too expensive. The SENATOR exactly hits these requirements, and will give ceaseless satisfaction to generations. It has a certain reserve, a "residential street" air, that makes the passer-by turn to look at it again.



FIRST FLOOR PLAN C

The spacious hall and staircase on the right with kitchen behind; the large living room with graceful exterior chimney, and the dining room, constitute the first floor. Above are three large bed rooms with fine closets, the hall, and the bath room.



SECOND FLOOR PLAN C

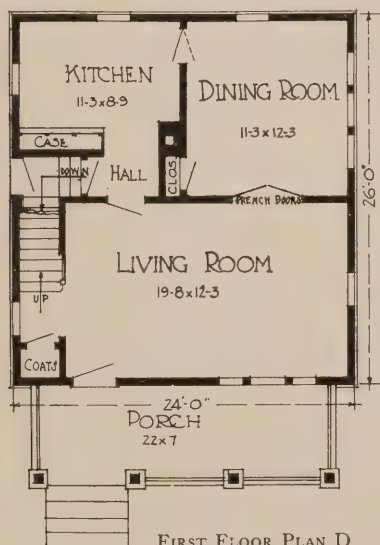
Price, Plan "C".....\$1,681.00
 5% Cash Discount, \$84.05.....Net Price 1,596.95
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 29.00

OPTIONS—
 For omitting outside blinds and shutters....deduct \$31.20
 Add for hardwood inside finish, living and dining
 rooms, and hall.....deduct 22.00
 We recommend that you purchase the plaster locally.



MANOR

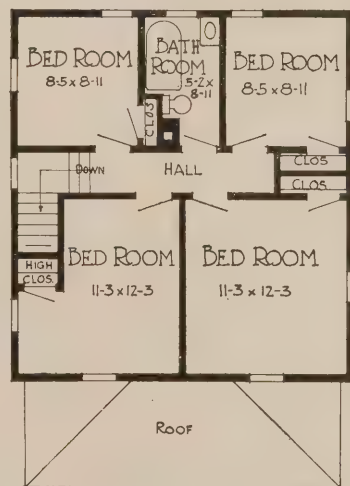
ONE sees pretty houses, handsome houses, expensive houses; but if asked which he really *wants* the difficulty shows how strictly personal the matter is. But we provide the answer for a great many people; and for a large and discriminating number that answer is the MANOR. It is practical and prosperous-looking—not a bit freakish.



FIRST FLOOR PLAN D

The well-lighted living room, with stairs, and the dining room and the kitchen, occupy the first floor; and two large and two smaller bed rooms with closets, and the bath room, the second.

Such a home is a reliable asset; its common sense qualities comfortably insure desirability.



SECOND FLOOR PLAN D

Price, Plan "D".....\$1,568.00
5% Cash Discount, \$78.40.....Net Price 1,489.60
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 24.00

OPTIONS—

Add for hardwood inside finish, living and dining rooms, and stairs to landing.....\$36.00

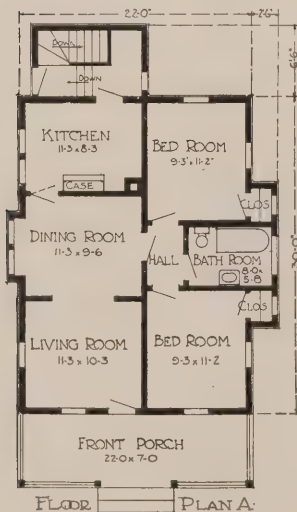
We recommend that you purchase the plaster locally.

See specifications page four

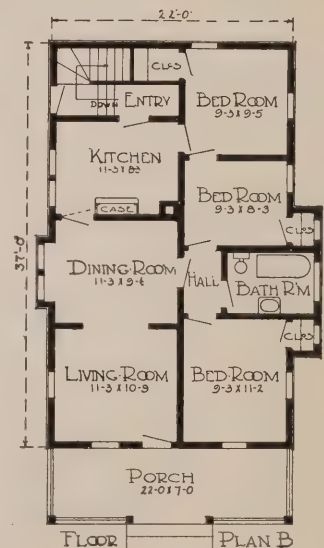


BONNYMEAD

THE bungalow type of home has won lasting popularity throughout the country; but this design, the BONNYMEAD, is unusually distinctive. With the long, low lines of the roof, it seems to nestle as closely as it can to Nature herself.



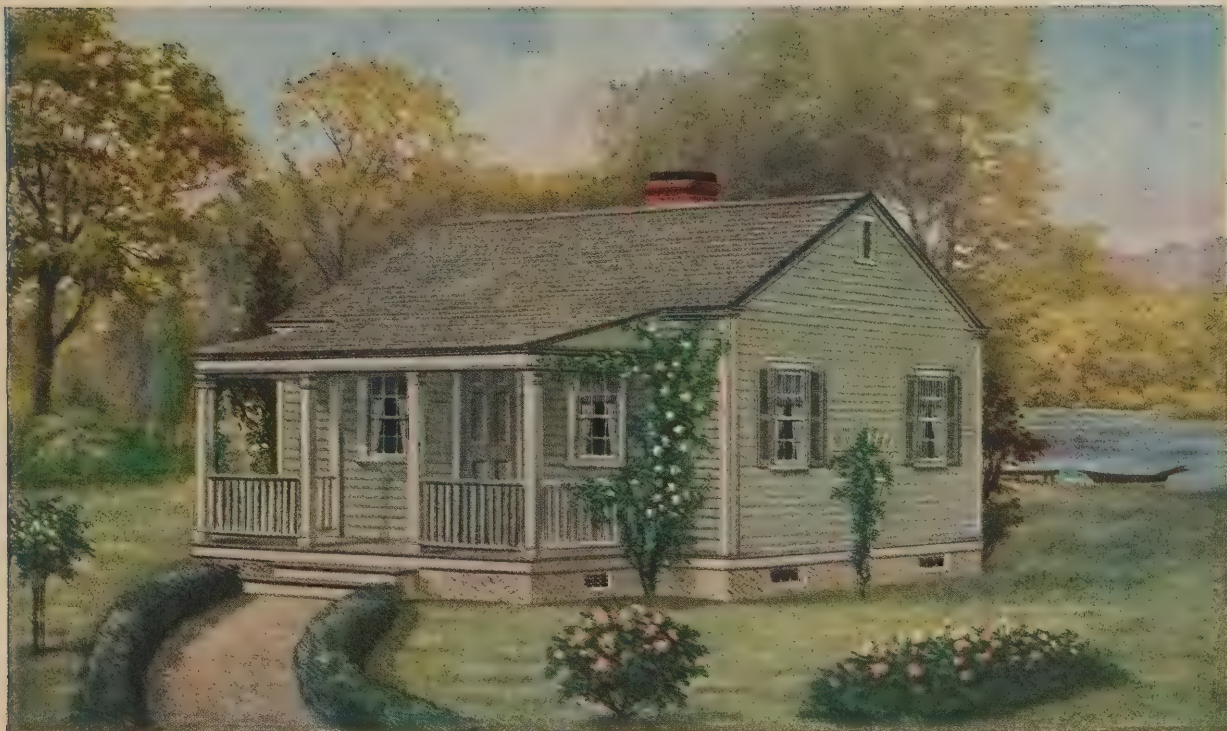
Simple in character and free from all ostentation, the various parts are so exquisitely blended together as to form one harmonious whole. Think of the housewarming party, and all the gaiety afterwards in such a bewitching house! The interior is a happy combination of comfort, utility and artistic beauty. Two plans are offered; take your choice. Their many desirable features are self-evident.



Price, Plan "A"\$1,039.00
 5% Cash Discount, \$51.95 Net Price 987.05
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 14.60
 For omitting outside blinds and shutters...deduct 15.60
 Add for hardwood inside finish, living and dining rooms 20.00
 We recommend that you purchase the plaster locally.

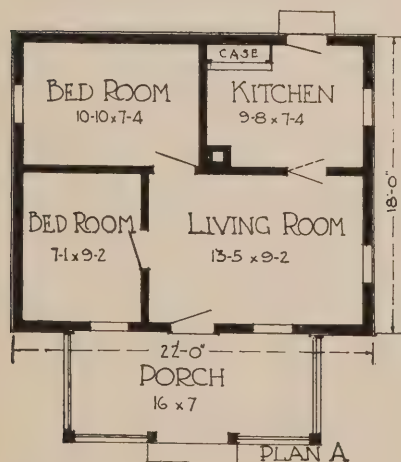
Price, Plan "B"\$1,138.00
 5% Cash Discount, \$56.90 Net Price 1,081.10
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 17.40
 For omitting outside blinds and shutters...deduct 17.55
 Add for hardwood inside finish, living and dining rooms 20.00
 We recommend that you purchase the plaster locally.

See specifications page four



INTERVALE

THE outstanding feature of the INTERVALE is its compactness. Although containing all the necessary features for the complete comfort of a small family, its arrangement is so carefully studied and planned that all waste room is eliminated. Furthermore, the plans are so arranged as to offer excellent opportunity for future expansion, if desired.



Of the two plans suggested, Plan "B" is somewhat more commodious, having a separate dining room not provided in Plan "A."

As we look at this house, we say with Sam Walter Foss:

"Let me live in my house
by the side of the road
And be a friend to man."



Price, Plan "A" \$606.00
5% Cash Discount, \$30.30 Net Price 575.70
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-wood floors, as specified.....deduct 8.00
 For omitting outside blinds and shutters....deduct 9.75
 We recommend that you purchase the plaster locally.

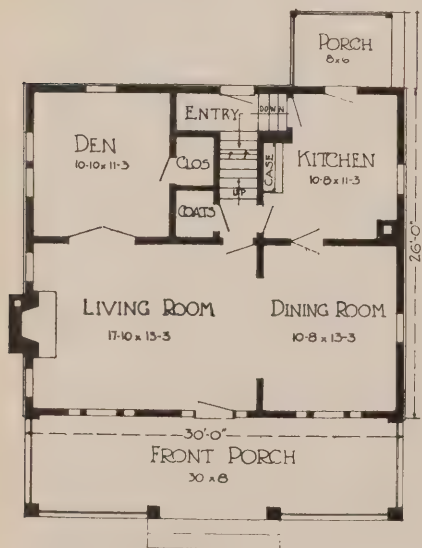
Price, Plan "B" \$855.00
5% Cash Discount, \$42.75 Net Price 812.25
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-wood floors, as specified.....deduct 11.70
 For omitting outside blinds and shutters....deduct 19.50
 We recommend that you purchase the plaster locally.

See specifications page four



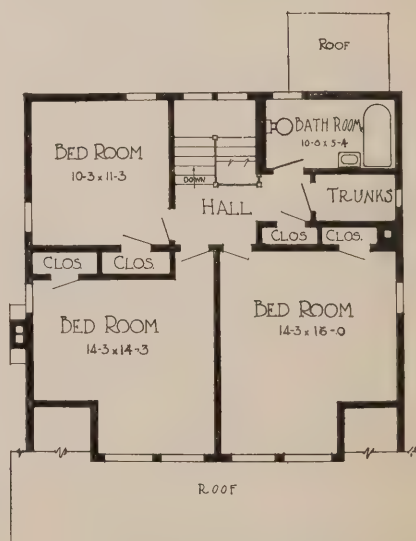
ARLINGTON

“**E**NDLESS English comfort” partly describes this aristocratic home—and also the remark of the decorator and landscape architect, “*It has wonderful possibilities.*” From the low front elevation, the dormered roof rises to substantial dignity just above a delightful exterior chimney that tells of the family hearth within. The red walls and white trim give a very pleasing color scheme and make the house stand out prominently on a setting of green trees and lawn.



FIRST FLOOR PLAN A

From the reposeful porch we enter the living room, with the dining room only just separated by a cased opening on the right, and the “den” behind at the left. The extent of floor space is thus astonishingly dignified. The second floor plan is eminently complete, as the accompanying plan shows.



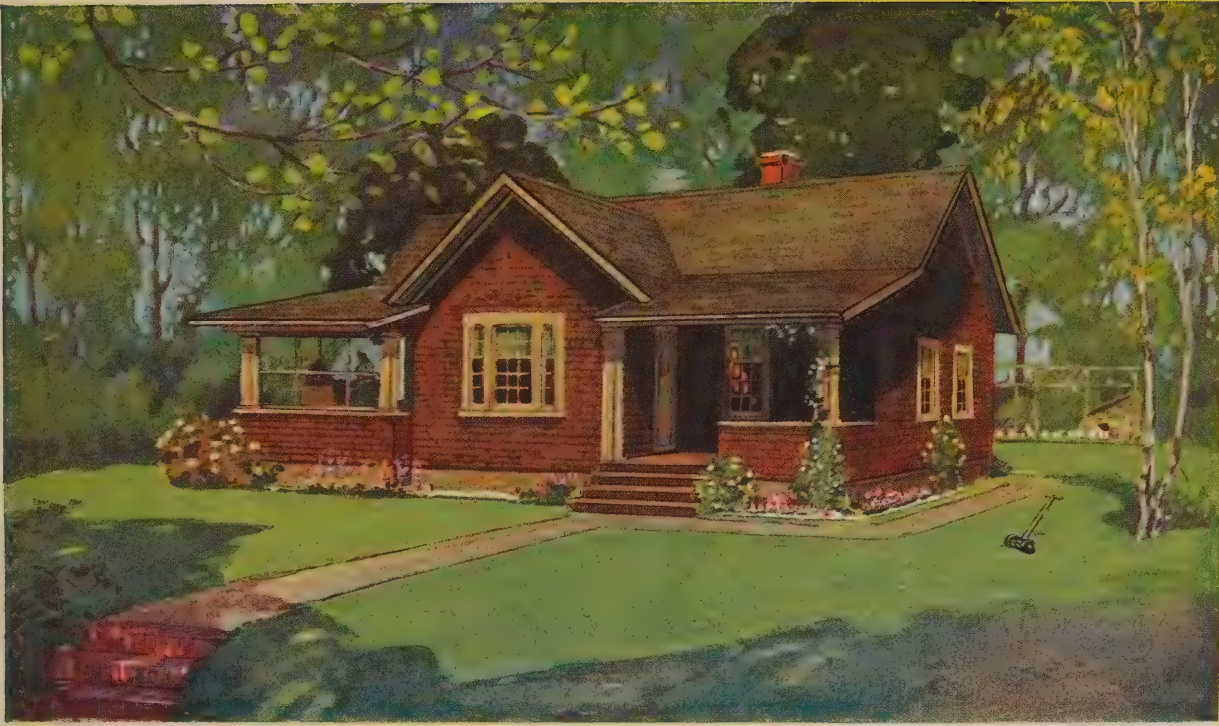
SECOND FLOOR PLAN A

Price, Plan “A”\$1,936.00
 5% Cash Discount, \$96.80**Net Price 1,839.20**
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 32.40

OPTIONS—
 Add for hardwood inside finish, living and dining
 rooms, and den..... \$37.00

We recommend that you purchase the plaster locally.

See specifications page four

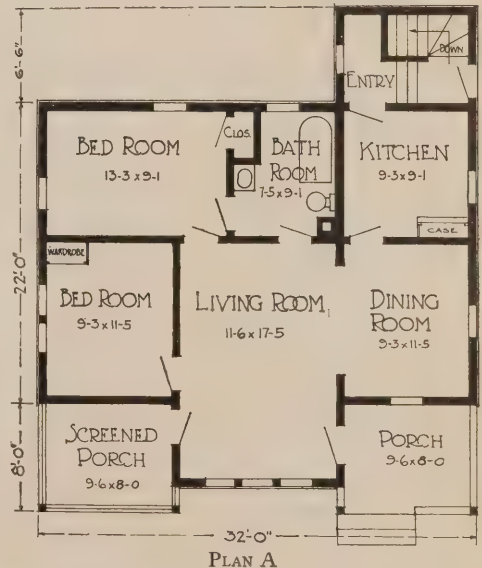


CHARMCOTE

THIS charming bungalow with its five well ventilated rooms is as cozy on the inside as it is inviting from the exterior. The picture showing the hospitable beauty of the CHARMCOTE can but suggest the luxuriously free comfort within. First, there are the two splendid porches, one serving as a formal entrance if you choose and the other a private, screened-in retreat. With slight expense this can be converted into a delightful sun parlor for the sharp fall and winter days.

The large homey living room is convenient to both bed rooms and bath and opens into the cozy dining room through a large cased opening. The three front windows flood the living room with light and give a fine view of the street. Then there is the compact kitchen with the outside cellar stairs. Here, on the landing, is a cool place to keep the ice-box. In fact, there has been great effort expended to add every detail essential to your comfort and well-being. All rooms are well lighted and ventilated. This beautiful bungalow suggests the great outdoors with its attending wholesomeness and health.

This attractive cottage placed in any suburban locality, ornamented with flower gardens and a few attractive shrubs placed on a sloping green lawn, will make a dwelling that you will be proud to call "my home."



Price, Plan "A".....\$1,230.00
 5% Cash Discount, \$61.50.....Net Price 1,168.50
 Or \$50 with order. See terms on page 3.
 OPTIONS—For substituting yellow pine for hard-
 wood floors, as specified.....deduct 17.80

OPTIONS—

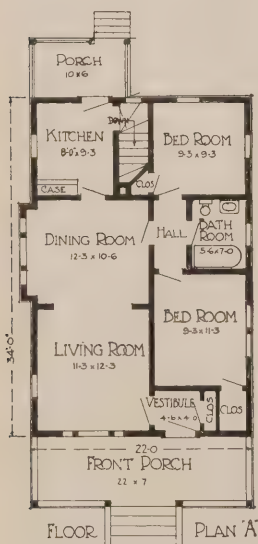
Add for hardwood inside finish, living and dining
 rooms.....\$22.00

We recommend that you purchase the plaster locally.

See specifications page four



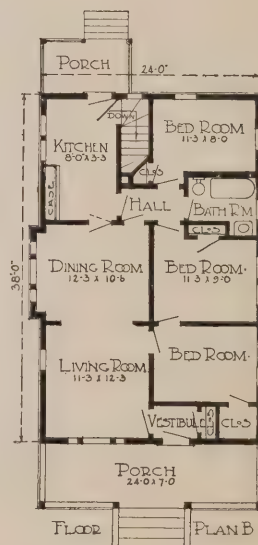
MAYFAIR



WHAT small family would not be happy in this cozy little home? Here is a perfect bungalow, simple but dignified, and affording all the comforts of a modern home. The rooms are all well lighted and ventilated, and are adequate in size for all essential needs.

The large cased opening between the living room and dining room adds size to both rooms, and the front vestibule is a feature seldom found in a house of this size.

Two plans are offered for selection, and in each it will be found that every inch of space is utilized to the best advantage.



Price, Plan "A"\$1,245.00
5% Cash Discount, \$62.25 Net Price 1,182.75

Or \$50 with order. See terms on page 3.

OPTIONS—For substituting yellow pine for hardwood floors, as specifieddeduct 15.00

Add for hardwood inside finish, living and dining rooms, and vestibule 23.00

We recommend that you purchase the plaster locally.

Price, Plan "B"\$1,433.00
5% Cash Discount, \$71.65 Net Price 1,361.35

Or \$50 with order. See terms on page 3.

OPTIONS—For substituting yellow pine for hardwood floors, as specifieddeduct 18.25

Add for hardwood inside finish, living and dining rooms, and vestibule 26.00

We recommend that you purchase the plaster locally.



GRENADIER

THE GRENADIER is a splendid type of duplex apartment, a cozy and extremely attractive home on each floor. The exterior is Southern Colonial in style, as the spacious porches with two-story columns denote. We challenge any one to beat this design anywhere. If you are a landlord, building this house as your own home and to suit renters, it is a certain source of income, and will pay for itself in a surprisingly short time.

Plan "C" is for five, and Plan "D" for six rooms to each apartment.



FIRST FLOOR PLAN C

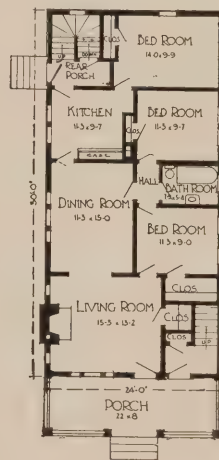


SECOND FLOOR PLAN C

Price, Plan "C"\$2,545.00
5% Cash Discount, \$127.25 Net Price 2,417.75
Or \$50 with order. See terms on page 3.

OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 41.25
Add for hardwood inside finish, living and dining rooms, hall and stairs..... 61.00

We recommend that you purchase the plaster locally.



FIRST FLOOR PLAN D



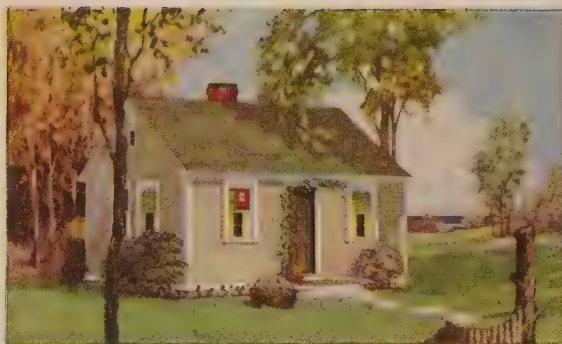
SECOND FLOOR PLAN D

Price, Plan "D"\$2,789.00
5% Cash Discount, \$139.45 Net Price 2,649.55
Or \$50 with order. See terms on page 3.

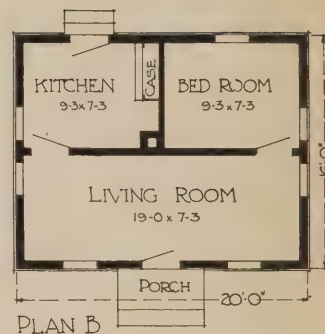
OPTIONS—For substituting yellow pine for hardwood floors, as specified.....deduct 50.40
Add for hardwood inside finish, living and dining rooms, hall and stairs..... 61.00

We recommend that you purchase the plaster locally.

See specifications page four



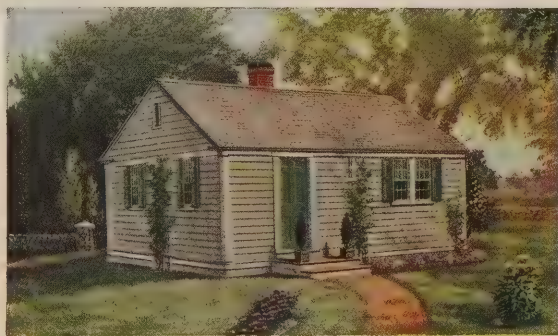
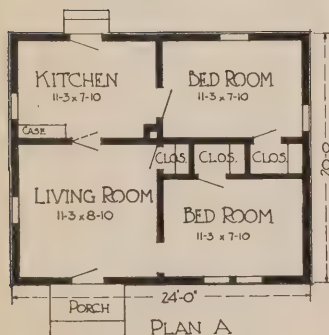
SPRINGCOT



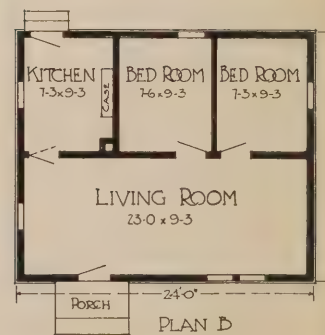
THROUGH the trees, listening to the forest sounds, we come suddenly to a clearing in which nestles a most alluring dwelling. This certainly must belong to some city merchant or artist who loves Nature, for its only neighbors are the trees. Well proportioned, though compact, it consists of a generous living room, kitchen and bed room. A room or two could if needed be added to the back. "Hominess" seems to breathe from it.

Price, Plan "A" \$470.00
5% Cash Discount, \$23.50 **Net Price 446.50**
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hard-wood floors, as specified 6.40
 We recommend that you purchase the plaster locally.

Price, Plan "B" \$479.00
5% Cash Discount, \$23.95 **Net Price 455.05**
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hard-wood floors, as specified 6.40
 We recommend that you purchase the plaster locally.



REDLODGE



SIMPLICITY and dignity characterize this house, though it is modest and costs little for building and up-keep. It is built for the small family, with a comfortable living room, two bed rooms, and kitchen; but (Plan "B") it can be converted into a schoolhouse, with the large room for general assembly, the three small ones for recitation rooms, etc. Many other uses this cleverly arranged house could be put to.

Price, Plan "A" \$637.00
5% Cash Discount, \$31.85 **Net Price 605.15**
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hard-wood floors, as specified 9.60
 For omitting outside blinds and shutters.... deduct 9.75
 We recommend that you purchase the plaster locally.

Price, Plan "B" \$594.00
5% Cash Discount, \$29.70 **Net Price 564.30**
 Or \$50 with order. See terms on page 3.
OPTIONS—For substituting yellow pine for hard-wood floors, as specified 9.60
 For omitting outside blinds and shutters.... deduct 9.75
 We recommend that you purchase the plaster locally.

THE HOME I PREFER

To INTERNATIONAL MILL & TIMBER CO.
Builders of STERLING HOMES

Gentlemen:

I have looked through your catalog and come to the conclusion that your STERLING HOME_____ looks best to me and that I should like to have it for my new home. My name is_____ (Write plainly)

My address is_____

City_____ State_____

I am enclosing (full part) payment of_____

PLEASE SHIP THIS HOME TO ME IN ACCORDANCE WITH THE FOLLOWING INSTRUCTIONS.

Ship to_____

Address_____

City_____ State_____

Ship via_____ Railroad

There (is is not) a freight station there.

Very truly yours,

(Your name)

P. S.—Please figure on the following options:

Yellow Pine instead of hardwood floors, deduct \$_____

For omitting outside blinds and shutters, deduct \$_____

Hardwood inside finish, add \$_____

This is my choice for PAINT COLORS: Outside body_____;
outside trim_____; inside trim_____; inside floors_____;
porch floors_____; porch ceiling_____. (If you are not prepared to state your choice of paint colors, place a cross here ☐ and we will send you our color card.)

INTERNATIONAL MILL & TIMBER CO.
BAY CITY, MICHIGAN

M _____
of _____ has deposited with
this Bank (or Loan Assn.) the sum of _____
Dollars _____ (\$ _____)

the same being the purchase price of the _____
house, as listed in the 1919 catalog of your Company.

We will hold this sum, subject to your sight draft attached
to bill of lading, and meet the draft five days after arrival of
materials, it being understood that this length of time is allowed
in which to examine and check the shipment and find it correct.

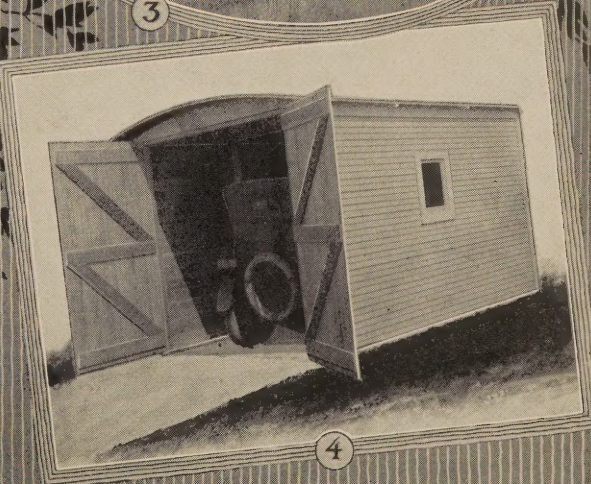
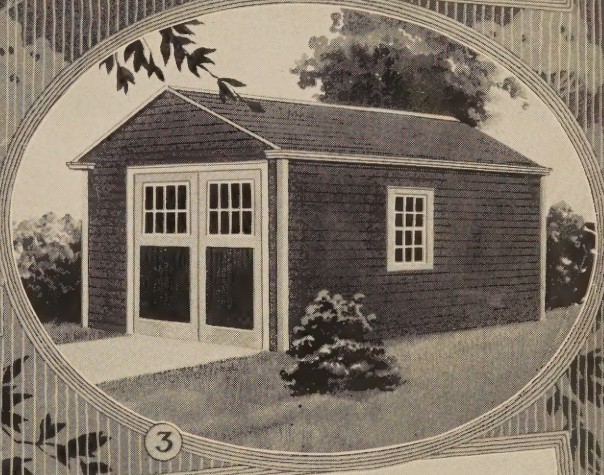
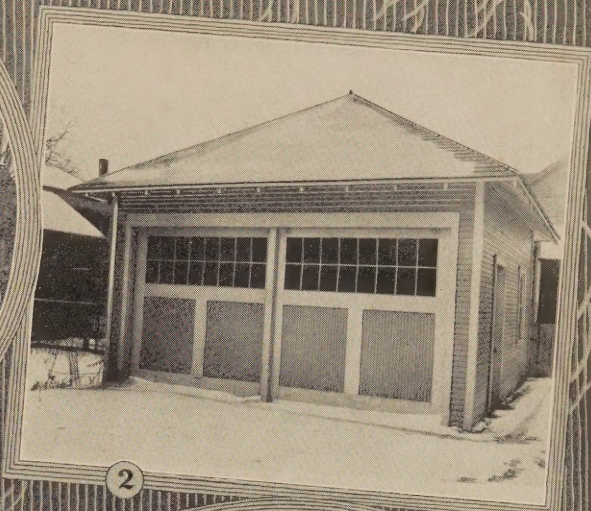
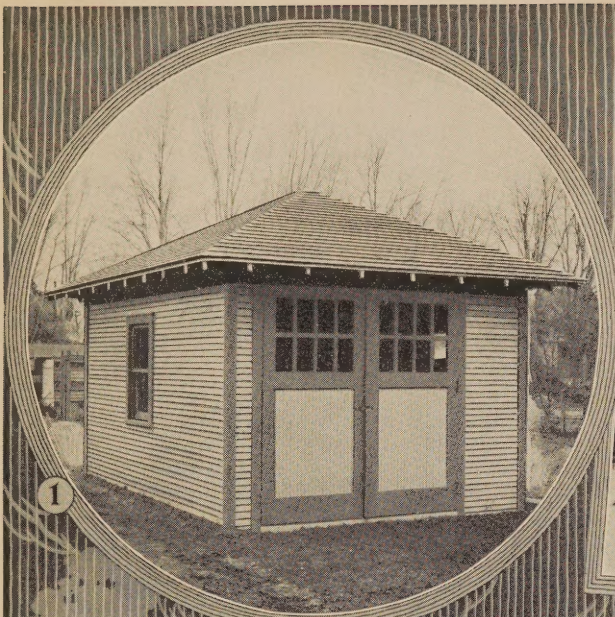
The depositor is to notify us immediately upon arrival of the
goods, and if he finds that they do not coincide with the specifi-
cations, he agrees to notify you immediately, giving you the
opportunity to investigate and rectify any errors or omissions on
your part.

(Signature of Bank, or Loan Association)

By _____
(Signature of Officer)

(Official Title)

Dated at _____ 191_____



STERLING GARAGES

These low prices are quickly absorbed by your present storage charges—then that item of your automobile up-keep is eliminated.

LA SALLE

| No. 1 | Net Price |
|--------------|-----------|
| 12 x 16..... | \$178.00 |
| 12 x 18..... | 188.00 |
| 12 x 20..... | 198.00 |
| 14 x 16..... | 176.00 |
| 14 x 18..... | 192.00 |
| 14 x 20..... | 200.00 |
| 16 x 16..... | 200.00 |

COLONIAL

| No. 3 | Net Price |
|--------------|-----------|
| 8 x 14..... | \$103.00 |
| 8 x 16..... | 114.00 |
| 8 x 18..... | 126.00 |
| 8 x 20..... | 138.00 |
| 10 x 14..... | 116.00 |
| 10 x 18..... | 142.00 |
| 10 x 20..... | 156.00 |

VANDERBILT

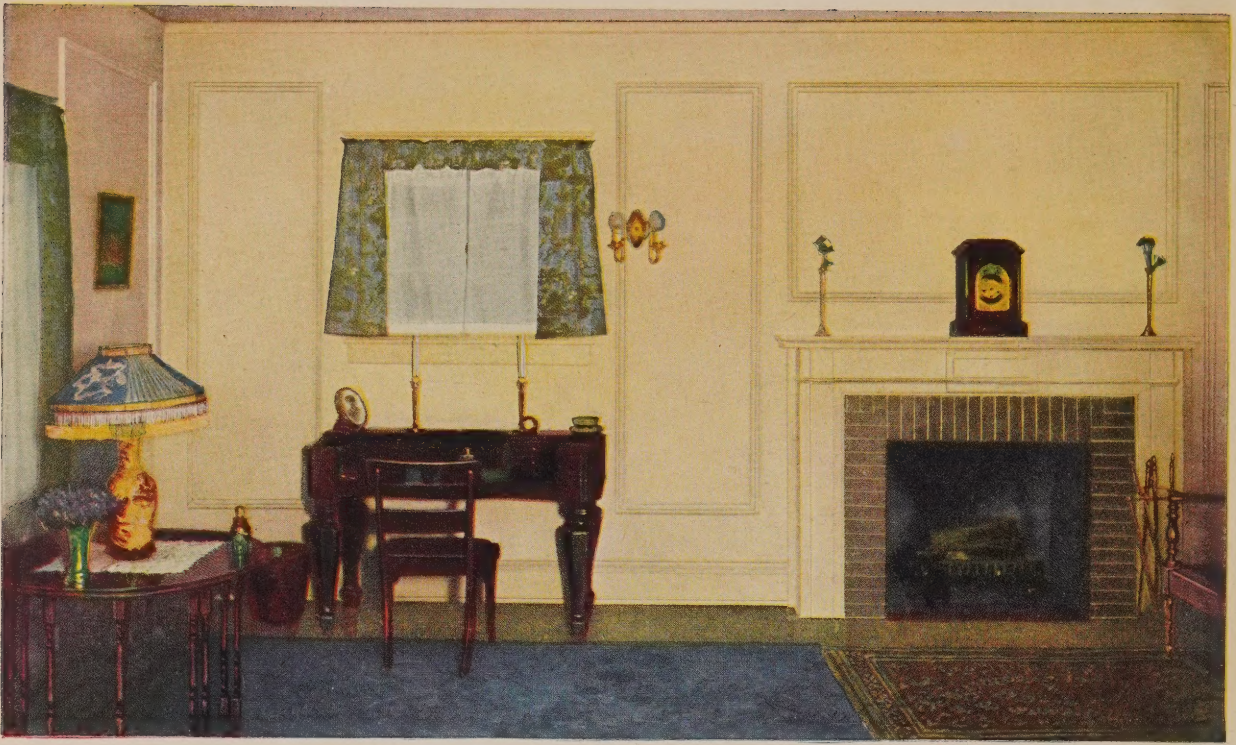
| No. 2 | Net Price |
|--------------|-----------|
| 18 x 18..... | \$236.00 |
| 18 x 20..... | 248.00 |
| 18 x 22..... | 261.00 |
| 18 x 24..... | 274.00 |
| 20 x 20..... | 258.00 |
| 20 x 22..... | 285.00 |
| 20 x 24..... | 298.00 |

BELLEVUE

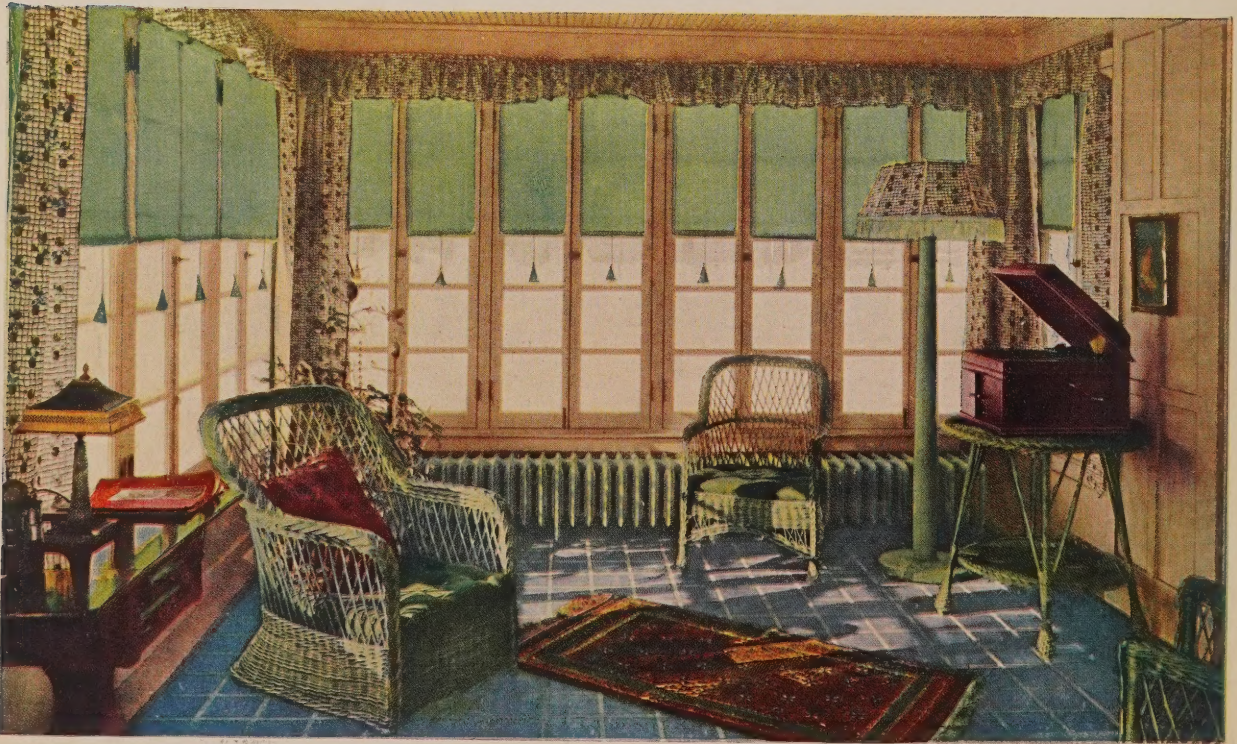
| No. 4 | Net Price |
|--------------|-----------|
| 8 x 12..... | \$60.00 |
| 8 x 14..... | 65.00 |
| 8 x 16..... | 72.00 |
| 8 x 20..... | 87.00 |
| 10 x 14..... | 77.00 |
| 10 x 16..... | 85.00 |
| 10 x 18..... | 92.00 |

All hardware, track and hangers, and paint included. All materials are cut-to-fit. Floors not included.

Sterling Homes Manufactured By
International Mill & Timber Co.
 Bay City, Michigan



A STERLING HOME LIVING ROOM



A STERLING HOME SUN PARLOR

TESTIMONIALS

CALDWELL, OHIO,
August 15, 1918.

INTERNATIONAL MILL & TIMBER CO.,
BAY CITY, MICHIGAN.

Gentlemen:—

My WORTHINGTON is now completed and occupied by my own family. I built it for my own home and think it is grand. It is the first ready-cut house built here and attracts much attention. Every one agrees that the material is first class and the interior finish surpasses anything in the county seat. Needless to say, I am delighted to show our new home and answer all questions. I remain,

Yours truly,

(Signed) ATLEE RADCLIFF.

□ □ □

WAKEFIELD, MICHIGAN,
January 20, 1919.

INTERNATIONAL MILL & TIMBER CO.,
BAY CITY, MICHIGAN.

Gentlemen:—

I am now living in my MAPLETON STERLING HOME, and I must say that I am perfectly satisfied.

Everything was just as you stated. Every one admires my home and when I tell them it is a ready-cut home they are surprised.

I had my chimney built in back bed room closet where it is unseen, and still have plenty of room in closet.

Kindly send your 1919 catalog, as I hope to build another STERLING HOME in the near future.

Yours truly for STERLING SYSTEM AND HOMES,

(Signed) HARRY A. GIBBLE.

KENNETT SQUARE, PENNSYLVANIA,
June 11, 1918.

INTERNATIONAL MILL & TIMBER CO.,
BAY CITY, MICHIGAN.

Gentlemen:—

This is to advise that shipment of SENATOR HOME received and unloaded by me on Saturday, June 8th. The car was properly packed. In fact, it was the best packed car I ever saw. I was a freight handler and checking clerk five years myself. The lumber and material were very fine. Will write further about my new home after I have completed it.

Yours truly,

(Signed) J. L. GILLAN.

□ □ □

ANGOLA, NEW YORK,
April 22, 1918.

INTERNATIONAL MILL & TIMBER CO.,
BAY CITY, MICHIGAN.

Gentlemen:—

SENATOR "A" received and car unloaded, and must say that it looks good to me. Have checked up everything except staircase and finishing hardware and find everything O. K. (*Finishing hardware and stairs are completely crated, so cannot be lost.*)

Everything came in first class shape and I am mighty well pleased with it and I assure you that we are going to get better acquainted in the future.

The plans you sent are the best and most complete I have ever seen, and I have been a contractor and builder for over thirty years.

Now with best wishes for your success, I am,

Yours truly,

(Signed) GEO. W. INGERSOLL.



The **STERLING SYSTEM**
of **HOME BUILDING**

